



**Pillar 3 Disclosure
For Half Year Ended 30 June 2014
MAYBANK GROUP, MAYBANK GLOBAL & MAYBANK ISLAMIC
BERHAD**

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Overview

The Pillar 3 Disclosure (Quantitative) for the half year ended 30 June 2014 for Maybank Group (the Group) complies with the Bank Negara Malaysia's (BNM) "Risk Weighted Capital Adequacy Framework (RWCAF) - Disclosure Requirements (Pillar 3)", which is the equivalent of that issued by the Basel Committee on Banking Supervision (BCBS) entitled "International Convergence of Capital Measurement and Capital Standards" (commonly referred to as Basel II).

The Group has adopted the FIRB Approach and supervisory slotting criteria to calculate credit risk weighted assets for major non-retail portfolios, and the AIRB Approach for major retail portfolios. Other credit portfolios, especially those in the Bank's subsidiaries and some overseas units, are on the Standardised Approach and will be progressively migrated to the internal ratings-based approaches.

For market risk, the Group has adopted the Standardised Approach (SA) whereas for operational risk, the Basic Indicator Approach (BIA) is currently being adopted pending migration to The Standardised Approach (TSA) once approval has been obtained from BNM.

1.0 Scope of Application

In this Pillar 3 document, Malayan Banking Berhad's (Maybank) information is presented on a consolidated basis, namely Maybank Group covering Maybank, its subsidiaries and overseas branches. For regulatory reporting purposes, Maybank establishes two main levels of reporting namely at Maybank Group (the Group) level, covering Maybank Malaysia, Maybank International Labuan Limited (MILL), overseas units and subsidiaries, and at Maybank Global (the Bank) level covering Maybank Malaysia, overseas units and MILL.

In this Pillar 3 document, Malayan Banking Berhad, its subsidiaries and overseas branches are referred to as "Maybank Group" or "the Group". The Group offers Islamic banking financial services via its wholly-owned subsidiary company, Maybank Islamic Berhad (MIB).

Information on subsidiary and associated companies of the Group is available in the notes to the financial statements. The basis of consolidation for financial accounting purposes is described in the notes segment of the financial statements, and differs from that used for regulatory capital reporting purposes.

2.0 Capital Management

2.1 Capital Adequacy Ratios

Table 1a: Capital Adequacy Ratios for Maybank Group, Maybank and Maybank Islamic Berhad as at 30 June 2014

Capital Adequacy Ratios	Minimum Capital Requirement (Year 2014)	Group	Maybank	Maybank Islamic
Before deducting electable portion dividend to be re-invested :				
CET1 capital ratio	4.00%	11.637%	16.500%	12.093%
Tier 1 capital ratio	5.50%	13.189%	16.500%	12.093%
Total capital ratio	8.00%	16.159%	16.500%	16.511%

Expressed in RM('000)	Group	Maybank	Maybank Islamic
Total Capital	51,656,154	37,511,099	8,800,941
Credit RWA	276,967,811	199,113,732	50,455,726
Market RWA	10,971,410	8,418,269	419,214
Operational RWA	31,727,016	19,814,129	3,810,146
Credit RWA absorbed by Maybank			(1,380,237)
Total RWA	319,666,237	227,346,130	53,304,849

Table 1b: Capital Adequacy Ratios for Maybank Group, Maybank and Maybank Islamic Berhad as at 31 December 2013

Capital Adequacy Ratios	Minimum Capital Requirement (Year 2013)	Group	Maybank	Maybank Islamic
Before deducting electable portion dividend to be re-invested :				
CET1 capital ratio	3.50%	11.253%	15.925%	11.761%
Tier 1 capital ratio	4.50%	13.059%	15.925%	11.761%
Total capital ratio	8.00%	15.664%	15.925%	13.711%

Expressed in RM('000)	Group	Maybank	Maybank Islamic
Total Capital	48,355,132	35,946,061	6,729,876
Credit RWA	269,973,994	200,989,428	45,946,252
Market RWA	7,928,149	5,338,195	729,512
Operational RWA	30,801,508	19,400,252	3,619,234
Credit RWA absorbed by Maybank			(1,210,230)
Total RWA	308,703,651	225,727,875	49,084,768

Table 2: Disclosure on Capital Adequacy under IRB Approach for Maybank Group, Maybank and Maybank Islamic

<u>As at 30.06.2014</u>	Group RM '000	Maybank RM '000	Maybank Islamic RM '000
CET1 Capital			
Paid-up share capital	9,117,393	9,117,393	246,362
Share premium	21,071,392	21,071,392	4,099,343
Retained profits	8,090,125	3,519,593	2,247,004
Other reserves	7,479,361	10,306,571	333,207
Qualifying non-controlling interests	106,253	-	-
Less: Shares-held-in-trust	(110,925)	(110,925)	-
CET1 capital before regulatory adjustments	<u>45,753,599</u>	<u>43,904,024</u>	<u>6,925,916</u>
Less: Regulatory adjustments applied on CET1 Capital	<u>(8,553,339)</u>	<u>(6,392,925)</u>	<u>(479,628)</u>
Deferred tax assets	(1,075,616)	(746,627)	(60,094)
Goodwill	(4,924,895)	(81,015)	-
Other intangibles	(1,011,251)	(389,634)	-
Profit equalisation reserve	(34,456)	-	(34,456)
Shortfall of total eligible provision over total expected loss	(894,960)	(14,389)	(385,078)
Investment in ordinary shares of unconsolidated financial/insurance entities	(612,161)	(4,055,505)	-
Regulatory adjustments due to insufficient Additional Tier 1 and Tier 2 capital	-	(1,105,755)	-
Total CET1 capital	<u>37,200,260</u>	<u>37,511,099</u>	<u>6,446,288</u>
Additional Tier 1 Capital			
Capital securities	4,880,864	4,880,864	-
Qualifying CET1 and additional Tier 1 capital instruments held by third parties	81,091	-	-
Less: Regulatory adjustments due to insufficient Tier 2 capital	-	(4,880,864)	-
Total Tier 1 capital	<u>42,162,215</u>	<u>37,511,099</u>	<u>6,446,288</u>
Tier 2 Capital			
Subordinated obligations	10,838,880	10,838,880	2,300,000
Qualifying CET1, additional Tier 1 and Tier 2 capital instruments held by third parties	472,735	-	-
Collective allowance	630,967	244,354	54,654
Surplus of total eligible provision over total expected loss	-	-	-
Less: Regulatory adjustment not deducted from CET1 capital or additional Tier 1 capital provided under the transitional arrangements	(2,448,643)	(11,083,234)	-
Total Tier 2 capital	<u>9,493,939</u>	<u>-</u>	<u>2,354,654</u>
Total Capital	<u>51,656,154</u>	<u>37,511,099</u>	<u>8,800,941</u>

<u>As at 31.12.2013</u>	Group RM '000	Maybank RM '000	Maybank Islamic RM '000
CET1 Capital			
Paid-up share capital	8,862,079	8,862,079	218,988
Share premium	19,030,227	19,030,227	3,725,969
Retained profits	8,908,590	4,257,076	2,172,652
Other reserves	6,382,362	9,268,717	317,946
Qualifying non-controlling interests	112,628	-	-
Less: Shares-held-in-trust	<u>(107,248)</u>	<u>(107,248)</u>	<u>-</u>
CET1 capital before regulatory adjustments	43,188,638	41,310,851	6,435,555
Less: Regulatory adjustments applied on CET1 Capital	<u>(8,449,691)</u>	<u>(5,364,790)</u>	<u>(662,524)</u>
Deferred tax assets	(1,623,489)	(1,053,598)	(267,403)
Goodwill	(4,924,662)	(81,015)	-
Other intangibles	(1,088,882)	(446,805)	-
Profit equalisation reserve	(34,456)	-	(34,456)
Shortfall of total eligible provision over total expected loss	(778,203)	(39,421)	(360,665)
Regulatory adjustments due to insufficient Additional Tier 1 and Tier 2 capital	-	(3,743,951)	-
Total CET1 capital	<u>34,738,947</u>	<u>35,946,061</u>	<u>5,773,031</u>
Additional Tier 1 Capital			
Capital securities	5,490,972	5,490,972	-
Qualifying CET1 and additional Tier 1 capital instruments held by third parties	82,848	-	-
Less: Regulatory adjustments due to insufficient Tier 2 capital	<u>-</u>	<u>(5,490,972)</u>	<u>-</u>
Total Tier 1 capital	<u>40,312,767</u>	<u>35,946,061</u>	<u>5,773,031</u>
Tier 2 Capital			
Subordinated obligations	10,319,618	10,319,618	900,000
Qualifying CET1, additional Tier 1 and Tier 2 capital instruments held by third parties	12,099	-	-
Collective allowance	535,331	247,746	56,845
Less: Regulatory adjustment not deducted from CET1 capital or additional Tier 1 capital provided under the transitional arrangements	<u>(2,824,682)</u>	<u>(10,567,364)</u>	<u>-</u>
Total Tier 2 capital	<u>8,042,366</u>	<u>-</u>	<u>956,845</u>
Total Capital	<u>48,355,133</u>	<u>35,946,061</u>	<u>6,729,876</u>

3.0 Credit Risk

3.1 Regulatory Capital Requirements

Tables 3 through 5 present the minimum regulatory capital requirement for credit risk under the IRB approach for the Group, the Bank and Maybank Islamic, respectively. These tables tabulate the total RWA under the various exposure classes under the IRB approach and apply the minimum capital requirement at 8% as set by BNM to ascertain the minimum capital required for each of the portfolios assessed.

Table 3: Disclosure on Capital Adequacy under IRB Approach for Maybank Group

Item	Exposure Class As at 30.06.2014	Gross Exposures /		Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
		EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000		
1.0	Credit Risk				
1.1	Exempted Exposures (Standardised Approach)				
	On-Balance Sheet Exposures				
	Sovereigns/Central Banks	76,406,500	76,406,500	2,514,154	201,132
	Public Sector Entities	9,451,828	9,451,828	1,153,583	92,287
	Banks, Development Financial Institutions & MDBs	1,692,282	1,692,282	711,749	56,940
	Insurance Cos, Securities Firms & Fund Managers	468,502	468,502	468,502	37,480
	Corporates	24,389,546	23,722,809	18,503,433	1,480,275
	Regulatory Retail	24,876,932	24,682,465	17,274,922	1,381,994
	Residential Mortgage	1,793,316	1,793,316	705,969	56,478
	Higher Risk Assets	257,863	257,863	386,804	30,944
	Other Assets	8,345,359	8,345,359	2,197,302	175,784
	Securitisation Exposures	256,483	256,483	51,297	4,104
	Equity Exposure	189,272	189,272	189,272	15,142
	Defaulted Exposures	245,447	245,422	364,920	29,194
	Total On-Balance Sheet Exposures	148,373,330	147,512,101	44,521,905	3,561,752
	Off-Balance Sheet Exposures				
	OTC Derivatives	199,691	199,691	73,160	5,853
	Off balance sheet exposures other than OTC derivatives or credit derivatives	1,353,715	1,353,715	949,484	75,959
	Defaulted Exposures	288,897	288,897	425,173	34,014
	Total Off-Balance Sheet Exposures	1,842,302	1,842,302	1,447,817	115,825
	Total On and Off-Balance Sheet Exposures	150,215,632	149,354,404	45,969,722	3,677,578
1.2	Exposures under the IRB Approach				
	On-Balance Sheet Exposures				
	Banks, Development Financial Institutions & MDBs	59,531,324	59,531,324	18,965,439	1,517,235
	Corporate Exposures	180,134,321	180,134,321	121,429,762	9,714,381
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	108,033,686	108,033,686	74,255,002	5,940,400
	b) Corporates (with firm-size adjustment)	66,054,381	66,054,381	42,554,829	3,404,386
	c) Specialised Lending (Slotting Approach)				
	- Project Finance	6,046,254	6,046,254	4,619,930	369,594
	Retail Exposures	148,370,902	148,370,902	48,652,159	3,892,173
	a) Residential Mortgages	48,080,489	48,080,489	15,806,498	1,264,520
	b) Qualifying Revolving Retail Exposures	4,711,776	4,711,776	3,577,301	286,184
	c) Hire Purchase Exposures	38,307,174	38,307,174	12,638,863	1,011,109
	d) Other Retail Exposures	57,271,463	57,271,463	16,629,496	1,330,360
	Defaulted Exposures	1,794,329	1,794,329	130,014	10,401
	Total On-Balance Sheet Exposures	389,830,875	389,830,875	189,177,373	15,134,190
	Off-Balance Sheet Exposures				
	OTC Derivatives	7,667,553	7,667,555	2,790,540	223,243
	Off balance sheet exposures other than OTC derivatives or credit derivatives	46,944,123	46,944,121	25,952,930	2,076,234
	Defaulted Exposures	2,917	2,917	1,881	151
	Total Off-Balance Sheet Exposures	54,614,592	54,614,592	28,745,352	2,299,628
	Total On and Off-Balance Sheet Exposures	444,445,467	444,445,467	217,922,725	17,433,818
	Total IRB Approach after Scaling Factor of 1.06	-	-	230,998,089	18,479,847
	Total (Exposures under Standardised Approach & IRB Approach)	594,661,098	593,799,871	276,967,811	22,157,425
2.0	Market Risk				
	Interest Rate Risk			4,544,885	363,591
	Foreign Currency Risk			5,580,025	446,402
	Equity Risk			78,125	6,250
	Commodity Risk			-	-
	Option Risk			768,375	61,470
3.0	Operational Risk			31,727,016	2,538,161
4.0	Total RWA and Capital Requirements			319,666,237	25,573,299

Item	Exposure Class As at 31.12.2013	Gross Exposures /		Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
		EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000		
1.0	Credit Risk				
1.1	<u>Exempted Exposures (Standardised Approach)</u>				
	<u>On-Balance Sheet Exposures</u>				
	Sovereigns/Central Banks	80,567,433	80,567,433	2,786,940	222,955
	Public Sector Entities	8,217,183	8,214,555	1,095,149	87,612
	Banks, Development Financial Institutions & MDBs	1,399,546	1,346,082	1,002,014	80,161
	Insurance Cos, Securities Firms & Fund Managers	355,289	354,600	354,600	28,368
	Corporates	20,932,683	20,635,972	17,038,130	1,363,050
	Regulatory Retail	24,088,986	23,799,906	16,212,695	1,297,016
	Residential Mortgage	1,574,779	1,574,779	611,649	48,932
	Higher Risk Assets	312,107	312,107	468,160	37,453
	Other Assets	7,372,343	7,372,343	1,541,111	123,289
	Securitisation Exposures	262,117	262,117	52,424	4,194
	Equity Exposure	202,943	202,943	207,987	16,639
	Defaulted Exposures	274,319	274,210	423,536	33,883
	Total On-Balance Sheet Exposures	145,559,730	14,917,047	41,794,394	3,343,552
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	474,171	474,171	289,956	23,196
	Off balance sheet exposures other than OTC derivatives or credit derivatives	2,022,620	2,022,620	1,749,744	139,980
	Defaulted Exposures	115	115	170	14
	Total Off-Balance Sheet Exposures	2,496,906	2,496,906	2,039,870	163,190
	Total On and Off-Balance Sheet Exposures	148,056,634	147,413,953	43,834,264	3,506,741
1.2	<u>Exposures under the IRB Approach</u>				
	<u>On-Balance Sheet Exposures</u>				
	Banks, Development Financial Institutions & MDBs	53,154,389	53,154,389	15,286,742	1,222,939
	Corporate Exposures	170,279,014	170,279,014	118,769,413	9,501,553
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	93,844,128	93,844,128	66,127,979	5,290,238
	b) Corporates (with firm-size adjustment)	70,750,449	70,750,449	48,353,134	3,868,251
	c) Specialised Lending (Slotting Approach) - Project Finance	5,684,437	5,684,437	4,288,300	343,064
	Retail Exposures	141,519,177	141,519,177	43,710,797	3,496,864
	a) Residential Mortgages	42,948,898	42,948,898	14,581,949	1,166,556
	b) Qualifying Revolving Retail Exposures	4,807,651	4,807,651	2,354,350	188,348
	c) Hire Purchase Exposures	37,260,503	37,260,503	12,367,396	989,392
	d) Other Retail Exposures	56,502,125	56,502,125	14,407,102	1,152,568
	Defaulted Exposures	4,385,617	4,385,617	411,049	32,884
	Total On-Balance Sheet Exposures	369,338,197	369,338,197	178,178,001	14,254,240
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	11,101,524	11,101,524	3,585,694	286,856
	Off balance sheet exposures other than OTC derivatives or credit derivatives	56,179,785	56,179,785	31,569,963	2,525,597
	Defaulted Exposures	15,055	15,055	5,710	457
	Total Off-Balance Sheet Exposures	67,296,364	67,296,364	35,161,367	2,812,909
	Total On and Off-Balance Sheet Exposures	436,634,561	436,634,561	213,339,368	17,067,149
	Total IRB Approach after Scaling Factor of 1.06	-	-	226,139,730	18,091,178
	Total (Exposures under Standardised Approach & IRB Approach)	584,691,195	584,048,514	269,973,994	21,597,920
2.0	Market Risk				
	Interest Rate Risk			3,736,706	298,936
	Foreign Currency Risk			3,648,000	291,840
	Equity Risk			128,455	10,276
	Commodity Risk			-	-
	Option Risk			414,988	33,199
3.0	Operational Risk			30,801,508	2,464,121
4.0	Total RWA and Capital Requirements			308,703,651	24,696,292

Table 4: Disclosure on Capital Adequacy under IRB Approach for Maybank

Item	Exposure Class As at 30.06.2014	Gross Exposures / EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk				
1.1	Exempted Exposures (Standardised Approach)				
	On-Balance-Sheet Exposures				
	Sovereigns/ Central Banks	48,782,410	48,782,410	505,516	40,441
	Public Sector Entities	7,918,482	7,918,482	302,199	24,176
	Banks, Development Financial Institutions & MDBs	248,162	248,162	-	-
	Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
	Corporates	15,244,300	14,592,697	11,320,550	905,644
	Regulatory Retail	7,000,671	7,000,671	4,732,128	378,570
	Residential Mortgage	997,786		397,126	31,770
	Higher Risk Assets	187,104	187,104	280,665	22,453
	Other Assets	8,169,403	8,169,403	3,021,588	241,727
	Securitisation Exposures	-	-	-	-
	Equity Exposure	256,483	256,483	51,297	4,104
	Defaulted Exposures	189,272	189,272	189,272	15,142
	Total On-Balance Sheet Exposures	88,994,074	88,342,471	20,800,340	1,664,027
	Off-Balance-Sheet Exposures				
	OTC Derivatives	137,575	137,575	37,238	2,979
	Off balance sheet exposures other than OTC derivatives or credit derivatives	704,566	704,566	367,506	29,400
	Defaulted Exposures	-	-	-	-
	Total Off-Balance Sheet Exposures	842,141	842,141	404,744	32,380
	Total On and Off-Balance Sheet Exposures	89,836,215	89,184,612	21,205,084	1,696,407
1.2	Exposures under the IRB Approach				
	On-Balance-Sheet Exposures				
	Banks, Development Financial Institutions & MDBs	61,712,545	61,712,545	21,902,828	1,752,226
	Insurance Cos, Securities Firms & Fund Managers				
	Corporate Exposures	149,792,751	149,792,751	94,403,199	7,552,256
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	88,433,426	88,433,426	53,272,033	4,261,763
	b) Corporates (with firm-size adjustment)	56,963,064	56,963,064	38,189,165	3,055,133
	c) Specialised Lending (Slotting Approach)				
	i) Project Finance	4,396,262	4,396,262	2,942,002	235,360
	Retail Exposures	86,257,062	86,257,062	27,076,620	2,166,130
	a) Residential Mortgages	36,054,926	36,054,926	9,543,559	763,485
	b) Qualifying Revolving Retail Exposures	4,338,975	4,338,975	3,404,164	272,333
	c) Hire Purchase Exposures	14,465,678	14,465,678	4,839,223	387,138
	d) Other Retail Exposures	31,397,483	31,397,483	9,289,675	743,174
	Defaulted Exposures				
	Total On-Balance Sheet Exposures	297,762,358	297,762,358	143,382,647	11,470,612
	Off-Balance-Sheet Exposures				
	OTC Derivatives	1,115,136	1,115,136	636,930	50,954
	Off balance sheet exposures other than OTC derivatives or credit derivatives	45,704,070	45,704,070	23,818,770	1,905,502
	Defaulted Exposures	-	-	-	-
	Total Off-Balance Sheet Exposures	46,819,206	46,819,206	24,455,700	1,956,456
	Total On and Off-Balance Sheet Exposures	344,581,565	344,581,565	167,838,347	13,427,068
	Total IRB Approach after Scaling Factor of 1.06	-	-	177,908,648	14,169,133
	Total (Exposures under Standardised Approach & IRB Approach)	434,417,779	433,766,177	199,113,732	15,929,099
2.0	Market Risk				
	Interest Rate Risk			5,887,707	471,017
	Foreign Currency Risk			1,989,025	159,122
	Equity Risk			-	-
	Commodity Risk			-	-
	Option Risk			541,538	43,323
3.0	Operational Risk			19,814,129	1,585,130
4.0	Total RWA and Capital Requirements			227,346,130	18,187,690

Item	Exposure Class As at 31.12.2013	Gross Exposures / EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk				
1.1	Exempted Exposures (Standardised Approach)				
	On-Balance-Sheet Exposures				
	Sovereigns/Central Banks	49,592,114	49,592,114	697,945	55,836
	Public Sector Entities	7,190,100	7,190,100	751,952	60,156
	Banks, Development Financial Institutions & MDBs	228,422	228,422	-	-
	Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
	Corporates	12,551,812	12,505,592	10,055,349	804,428
	Regulatory Retail	6,712,904	6,712,904	4,449,363	355,949
	Residential Mortgage	897,431	897,431	355,173	28,414
	Higher Risk Assets	244,562	244,562	366,844	29,347
	Other Assets	8,160,526	8,160,527	3,749,453	299,956
	Securitisation Exposures	262,117	262,117	52,423	4,194
	Equity Exposure	192,076	192,076	192,076	15,366
	Defaulted Exposures	43,793	43,793	58,094	4,648
	Total On-Balance Sheet Exposures	86,075,857	86,029,638	20,728,672	1,658,294
	Off-Balance-Sheet Exposures				
	OTC Derivatives	321,459	321,459	272,617	21,809
	Off balance sheet exposures other than OTC derivatives or credit derivatives	1,196,431	1,196,431	1,076,691	86,135
	Defaulted Exposures	9	9	13	1
	Total Off-Balance Sheet Exposures	1,517,899	1,517,899	1,349,321	107,946
	Total On and Off-Balance Sheet Exposures	87,593,756	87,547,537	22,077,993	1,766,239
1.2	Exposures under the IRB Approach				
	On-Balance-Sheet Exposures				
	Banks, Development Financial Institutions & MDBs	63,799,777	63,799,777	19,393,202	1,551,456
	Insurance Cos, Securities Firms & Fund Managers				
	Corporate Exposures	141,007,958	141,007,958	93,754,639	7,500,371
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	82,972,754	82,972,754	57,485,001	4,598,800
	b) Corporates (with firm-size adjustment)	53,904,796	53,904,796	33,533,241	2,682,659
	c) Specialised Lending (Slotting Approach)				
	i) Project Finance	4,130,408	4,130,408	2,736,397	218,912
	Retail Exposures	85,747,497	85,747,497	24,813,823	1,985,105
	a) Residential Mortgages	32,450,585	32,450,585	8,997,869	719,829
	b) Qualifying Revolving Retail Exposures	4,436,189	4,436,189	2,170,565	173,645
	c) Hire Purchase Exposures	16,028,425	16,028,425	5,398,220	431,858
	d) Other Retail Exposures	32,832,298	32,832,298	8,247,168	659,773
	Defaulted Exposures	3,088,083	3,088,083	380,035	30,403
	Total On-Balance Sheet Exposures	293,643,315	293,643,315	138,341,699	11,067,335
	Off-Balance-Sheet Exposures				
	OTC Derivatives	10,602,692	10,602,692	3,314,965	265,197
	Off balance sheet exposures other than OTC derivatives or credit derivatives	48,984,940	48,984,940	27,123,493	2,169,879
	Defaulted Exposures	12,774	12,774	4,216	337
	Total Off-Balance Sheet Exposures	59,600,406	59,600,406	30,442,674	2,435,413
	Total On and Off-Balance Sheet Exposures	353,243,721	353,243,721	168,784,373	13,502,748
	Total IRB Approach after Scaling Factor of 1.06	-	-	178,911,435	14,312,915
	Total (Exposures under Standardised Approach & IRB Approach)	440,837,477	440,791,258	200,989,428	16,079,154
2.0	Market Risk				
	Interest Rate Risk			3,214,896	257,192
	Foreign Currency Risk			1,786,449	142,916
	Equity Risk			-	-
	Commodity Risk			-	-
	Option Risk			336,850	26,948
3.0	Operational Risk			19,400,252	1,552,020
4.0	Total RWA and Capital Requirements			225,727,875	18,058,230

Table 5: Disclosure on Capital Adequacy under IRB Approach for Maybank Islamic

Item	Exposure Class As at 30.06.2014	Gross Exposures / EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000	Risk Weighted Assets RM'000	Risk Weighted Assets Absorbed by PSIA RM'000	Total Risk	Minimum Capital Requirement at 8% RM'000
						Weighted Assets after effects of PSIA RM'000	
1.0	Credit Risk						
1.1	<u>Exempted Exposures (Standardised Approach)</u>						
	<u>On-Balance-Sheet Exposures</u>						
	Sovereigns/Central Banks	19,109,651	19,109,651	13,078	-	13,078	1,046
	Public Sector Entities	6,993,775	6,993,775	796,713	-	796,713	63,737
	Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-
	Corporates	2,072,147	2,072,147	1,583,608	(409,769)	1,173,838	93,907
	Regulatory Retail	2,293,781	2,293,781	1,666,079	-	1,666,079	133,286
	Residential Mortgage	609,037	609,037	241,367	-	241,367	19,309
	Higher Risk Assets	40	40	60	-	60	5
	Other Assets	432,137	432,137	308,001	-	308,001	24,640
	Defaulted Exposures	11,104	11,104	14,685	-	14,685	1,175
	Total On-Balance Sheet Exposures	31,521,673	31,521,673	4,623,591	-	4,213,821	337,106
	<u>Off-Balance-Sheet Exposures</u>						
	OTC Derivatives	62,115	62,115	35,921	-	35,921	2,874
	Off balance sheet exposures other than OTC derivatives or credit derivatives	-	-	-	-	-	-
	Defaulted Exposures	36,815	36,815	17,712	-	17,712	1,417
	Total Off-Balance Sheet Exposures	98,930	98,930	53,633	-	53,633	4,291
	Total On and Off-Balance Sheet Exposures	31,620,603	31,620,603	4,677,224	-	4,267,454	341,396
1.2	<u>Exposures under the IRB Approach</u>						
	<u>On-Balance-Sheet Exposures</u>						
	Banks, Development Financial Institutions & MDBs	16,782,584	16,782,584	4,225,008	-	4,225,008	338,001
	Corporate Exposures	22,135,915	22,135,915	13,990,926	(915,536)	13,075,390	1,046,031
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	11,380,585	11,380,585	7,934,713	(902,917)	7,031,797	562,544
	b) Corporates (with firm-size adjustment)	9,091,317	9,091,317	4,365,664	-	4,365,664	349,253
	c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-
	i) Project Finance	1,664,013	1,664,013	1,690,548	(12,619)	1,677,928	134,234
	Retail Exposures	62,113,840	62,113,840	21,575,538	-	21,575,538	1,726,043
	a) Residential Mortgages	12,025,563	12,025,563	6,262,939	-	6,262,939	501,035
	b) Qualifying Revolving Retail Exposures	372,802	372,802	173,138	-	173,138	13,851
	c) Hire Purchase Exposures	23,841,495	23,841,495	7,799,640	-	7,799,640	623,971
	d) Other Retail Exposures	25,873,980	25,873,980	7,339,821	-	7,339,821	587,186
	Defaulted Exposures	647,807	647,807	130,014	-	130,014	10,401
	Total On-Balance Sheet Exposures	101,680,146	101,680,146	39,921,487	(915,536)	39,005,951	3,120,476
	<u>Off-Balance-Sheet Exposures</u>						
	OTC Derivatives	446,524	446,524	132,153	-	132,153	10,572
	Off balance sheet exposures other than OTC derivatives or credit derivatives	6,349,530	6,349,530	3,131,746	-	3,131,746	250,540
	Defaulted Exposures	2,917	2,917	1,881	-	1,881	150
	Total Off-Balance Sheet Exposures	6,798,971	6,798,971	3,265,780	-	3,265,780	261,262
	Total On and Off-Balance Sheet Exposures	108,479,117	108,479,117	43,187,267	(915,536)	42,271,731	3,381,738
	Total IRB Approach after Scaling Factor of 1.06	-	-	45,778,503	(970,468)	44,808,035	3,584,643
	Total (Exposures under Standardised Approach & IRB Approach)	140,099,721	140,099,721	50,455,727	(1,380,237)	49,075,489	3,926,039
2.0	Market Risk						
	Bench Mark Rate Risk			39,463	-	39,463	3,157
	Equity Risk			-	-	-	-
	Foreign Exchange Risk			379,750	-	379,750	30,380
	Option Risk			-	-	-	-
3.0	Operational Risk			3,810,146	-	3,810,146	304,812
4.0	Additional RWA due to capital Floor			-	-	-	-
5.0	Total RWA and Capital Requirements			54,685,085	(1,380,237)	53,304,848	4,264,388

Item	Exposure Class As at 31.12.2013	Gross Exposures / EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000	Risk Weighted Assets RM'000	Risk Weighted Assets Absorbed by PSIA RM'000	Total Risk	
						Weighted Assets after effects of PSIA RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk						
1.1	<u>Exempted Exposures (Standardised Approach)</u>						
	<u>On-Balance-Sheet Exposures</u>						
	Sovereigns/Central Banks	21,559,062	21,559,062	13,378	-	13,378	1,070
	Public Sector Entities	1,010,456	1,010,456	329,198	-	329,198	26,336
	Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-
	Corporates	2,373,360	2,373,360	1,849,612	-	1,849,612	147,969
	Regulatory Retail	1,483,441	1,483,441	970,577	-	970,577	77,646
	Residential Mortgage	488,220	488,220	187,642	-	187,642	15,012
	Higher Risk Assets	42	42	64	-	64	5
	Other Assets	548,683	548,683	513,155	-	513,155	41,052
	Defaulted Exposures	7,194	7,194	8,730	-	8,730	698
	Total On-Balance Sheet Exposures	27,470,458	27,470,458	3,872,356	-	3,872,356	309,789
	<u>Off-Balance-Sheet Exposures</u>						
	OTC Derivatives	83,957	83,957	16,791	-	16,791	1,343
	Off balance sheet exposures other than OTC derivatives or credit derivatives	52,370	52,370	13,187	-	13,187	1,055
	Defaulted Exposures	-	-	-	-	-	-
	Total Off-Balance Sheet Exposures	136,327	136,327	29,978	-	29,978	2,398
	Total On and Off-Balance Sheet Exposures	27,606,785	27,606,785	3,902,333	-	3,902,333	312,187
1.2	<u>Exposures under the IRB Approach</u>						
	<u>On-Balance-Sheet Exposures</u>						
	Banks, Development Financial Institutions & MDBs	14,488,814	14,488,814	3,503,485	-	3,503,485	280,279
	Corporate Exposures	21,446,700	21,446,700	14,104,786	(1,141,727)	12,963,059	1,037,045
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	11,706,142	11,706,142	7,172,253	(1,141,727)	6,030,526	482,443
	b) Corporates (with firm-size adjustment)	8,186,528	8,186,528	5,380,627	-	5,380,627	430,450
	c) Specialised Lending (Slotting Approach)						
	i) Project Finance	1,554,030	1,554,030	1,551,906	-	1,551,906	124,152
	Retail Exposures	55,771,680	55,771,680	18,896,976	-	18,896,976	1,511,758
	a) Residential Mortgages	10,498,313	10,498,313	5,584,081	-	5,584,081	446,726
	b) Qualifying Revolving Retail Exposures	371,462	371,462	183,785	-	183,785	14,703
	c) Hire Purchase Exposures	21,232,078	21,232,078	6,969,176	-	6,969,176	557,534
	d) Other Retail Exposures	23,669,827	23,669,827	6,159,934	-	6,159,934	492,795
	Defaulted Exposures	671,665	671,665	31,014	-	31,014	2,481
	Total On-Balance Sheet Exposures	92,378,859	92,378,859	36,536,261	(1,141,727)	34,349,534	2,831,563
	<u>Off-Balance-Sheet Exposures</u>						
	OTC Derivatives	245,052	245,052	117,293	-	117,293	9,383
	Off balance sheet exposures other than OTC derivatives or credit derivatives	5,986,473	5,986,473	3,009,026	-	3,009,026	240,722
	Defaulted Exposures	2,280	2,280	1,494	-	1,494	120
	Total Off-Balance Sheet Exposures	6,233,804	6,233,804	3,127,813	-	3,127,813	250,225
	Total On and Off-Balance Sheet Exposures	98,612,663	98,612,663	39,664,074	(1,141,727)	38,522,347	3,081,788
	Total IRB Approach after Scaling Factor of 1.06	-	-	42,043,919	(1,210,230)	40,833,688	3,266,695
	Total (Exposures under Standardised Approach & IRB Approach)	126,219,448	126,219,448	45,946,252	(1,210,230)	44,736,021	3,578,882
2.0	Market Risk						
	Bench Mark Rate Risk			244,100	-	244,100	19,528
	Equity Risk			-	-	-	-
	Foreign Exchange Risk			485,412	-	485,412	38,833
	Option Risk			-	-	-	-
3.0	Operational Risk			3,619,234	-	3,619,234	289,539
4.0	Additional RWA due to capital Floor			-	-	-	-
5.0	Total RWA and Capital Requirements			50,294,998	(1,210,230)	49,084,768	3,926,782

3.2 Management of Credit Risk

Asset Quality Management

Tables 6 through 8 present the geographic analysis and distribution of exposures under both the SA and IRB approaches for the Group, the Bank and MAYBANK ISLAMIC respectively. These tables show the geographic distribution and the proportion of credit exposures assessed under the SA and IRB approaches.

Tables 9 through 11 present the disclosure on credit risk exposures by the various industries for the Group, the Bank and Maybank Islamic, respectively.

In Tables 12 through 14, the credit risk exposures are presented by maturity periods of one year or less, one to five years and over five years for the Group, the Bank and Maybank Islamic, respectively.

Table 6: Disclosure on Credit Risk Exposure - Geographic Analysis for Maybank Group

Exposure Class	Others				Total RM'000
	Malaysia RM'000	Singapore RM'000	Indonesia RM'000	Oversea Units RM'000	
As at 30.06.2014					
<u>Exposures under Standardised Approach</u>					
Sovereigns/Central Banks	51,108,570	16,002,430	5,810,510	3,701,142	76,622,652
Public Sector Entities	8,722,081	742,846	38,559	16,199	9,519,685
Banks, Development Financial Institutions & MDBs	601,817	607,136	68,261	406,623	1,683,837
Insurance Cos, Securities Firms & Fund Managers	-	467,539	-	5,535	473,073
Corporates	15,770,798	338,826	5,348,387	2,286,879	23,744,889
Regulatory Retail	5,750,944	7,066,755	12,277,547	2,220,428	27,315,674
Residential Mortgage	1,492,566	-	187,088	119,162	1,798,815
Higher Risk Assets	230,034	26,735	9,123	-	265,893
Other Assets	217,951	732,162	6,301,969	1,093,276	8,345,358
Securitisation Exposures	256,483	-	-	-	256,483
Equity Exposure	179,083	10,189	-	-	189,272
Total Standardised Approach	84,330,326	25,994,619	30,041,444	9,849,242	150,215,631
<u>Exposures under IRB Approach</u>					
Banks, Development Financial Institutions & MDBs	38,785,383	16,522,077	1,660,627	13,493,552	70,461,639
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate Exposures	143,818,313	28,748,941	11,340,198	31,287,360	215,194,812
a) Corporates (excluding Specialised Lending and firm-size adjustments)	63,016,238	28,748,941	11,340,198	31,287,360	134,392,737
b) Corporates (with firm-size adjustment)	74,554,393	-	-	-	74,554,393
c) Specialised Lending (Slotting Approach)	-	-	-	-	-
- Project Finance	6,247,682	-	-	-	6,247,682
Retail Exposures	158,789,016	-	-	-	158,789,016
a) Residential Mortgages	48,317,597	-	-	-	48,317,597
b) Qualifying Revolving Retail Exposures	9,330,616	-	-	-	9,330,616
c) Hire Purchase Exposures	38,385,937	-	-	-	38,385,937
d) Other Retail Exposures	62,754,866	-	-	-	62,754,866
Total IRB Approach	341,392,712	45,271,018	13,000,825	44,780,912	444,445,466
Total Standardised and IRB Approaches	425,723,038	71,265,637	43,042,269	54,630,154	594,661,098
As at 31.12.2013					
<u>Exposures under Standardised Approach</u>					
Sovereigns/Central Banks	51,575,969	18,042,074	6,421,449	4,688,094	80,727,586
Public Sector Entities	7,643,591	688,131	-	16,698	8,348,420
Banks, Development Financial Institutions & MDBs	227,114	24,804	-	1,215,923	1,467,841
Insurance Cos, Securities Firms & Fund Managers	-	-	-	513,297	513,297
Corporates	10,288,752	3,674,108	6,281,747	2,375,862	22,620,469
Regulatory Retail	6,374,416	2,095,170	11,428,253	4,717,348	24,615,386
Residential Mortgage	1,282,617	-	190,285	109,632	1,582,534
Higher Risk Assets	315,704	376	383	29,462	345,925
Other Assets	-	2,276,600	5,093,516	-	7,370,116
Securitisation Exposures	262,117	-	-	-	262,117
Equity Exposure	189,951	12,992	-	-	202,943
Total Standardised Approach	78,160,231	26,814,255	29,415,833	13,666,315	148,056,634
<u>Exposures under IRB Approach</u>					
Banks, Development Financial Institutions & MDBs	38,620,690	14,177,219	1,798,865	11,796,197	66,392,971
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate Exposures	118,385,530	61,646,762	10,011,302	27,639,479	217,683,073
a) Corporates (excluding Specialised Lending and firm-size adjustments)	65,908,560	32,840,860	-	27,428,361	126,177,781
b) Corporates (with firm-size adjustment)	46,834,556	28,805,903	10,011,302	-	85,651,760
c) Specialised Lending (Slotting Approach)	-	-	-	-	-
- Project Finance	5,642,414	-	-	211,118	5,853,532
Retail Exposures	124,115,697	28,442,820	-	-	152,558,517
a) Residential Mortgages	33,474,768	9,966,807	-	-	43,441,575
b) Qualifying Revolving Retail Exposures	5,397,806	3,817,801	-	-	9,215,607
c) Hire Purchase Exposures	30,618,109	6,777,149	-	-	37,395,258
d) Other Retail Exposures	54,625,014	7,881,062	-	-	62,506,077
Total IRB Approach	281,121,917	104,266,801	11,810,167	39,435,676	436,634,561
Total Standardised and IRB Approaches	359,282,148	131,081,056	41,226,000	53,101,991	584,691,195

Table 7: Disclosure on Credit Risk Exposure - Geographic Analysis for Maybank

Exposure Class	Others				Total RM'000
	Malaysia RM'000	Singapore RM'000	Indonesia RM'000	i.e. Oversea Units RM'000	
As at 30.06.2014					
<u>Exposures under Standardised Approach</u>					
Sovereigns/Central Banks	31,792,897	15,945,062	-	1,241,701	48,979,660
Public Sector Entities	7,208,557	742,846	-	-	7,951,403
Banks, Development Financial Institutions & MDBs	248,162	-	-	-	248,162
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporates	13,893,218	14,075	-	1,776,087	15,683,380
Regulatory Retail	3,181,620	3,811,374	-	180,493	7,173,487
Residential Mortgage	881,411	-	-	116,443	997,854
Higher Risk Assets	186,541	569	-	-	187,110
Other Assets	7,158,206	-	-	1,011,197	8,169,403
Securitisation Exposures	256,483	-	-	-	256,483
Equity Exposure	179,083	10,189	-	-	189,272
Total Standardised Approach	64,986,179	20,524,115	-	4,325,921	89,836,215
<u>Exposures under IRB Approach</u>					
Banks, Development Financial Institutions & MDBs	41,877,533	16,522,077	-	13,493,552	71,893,162
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate Exposures	121,392,543	28,748,941	-	28,905,341	179,046,825
a) Corporates (excluding Specialised Lending and firm-size adjustments)	52,899,059	28,748,941	-	28,905,341	110,553,341
b) Corporates (with firm-size adjustment)	64,049,316	-	-	-	64,049,316
c) Specialised Lending (Slotting Approach)	-	-	-	-	-
i) Project Finance	4,444,168	-	-	-	4,444,168
Retail Exposures	93,641,577	-	-	-	93,641,577
a) Residential Mortgages	36,137,581	-	-	-	36,137,581
b) Qualifying Revolving Retail Exposures	8,871,809	-	-	-	8,871,809
c) Hire Purchase Exposures	14,465,678	-	-	-	14,465,678
d) Other Retail Exposures	34,166,509	-	-	-	34,166,509
Total IRB Approach	256,911,654	45,271,018	-	42,398,893	344,581,565
Total Standardised and IRB Approaches	321,897,832	65,795,133	-	46,724,814	434,417,779
As at 31.12.2013					
<u>Exposures under Standardised Approach</u>					
Sovereigns/Central Banks	30,016,472	18,042,074	-	1,625,512	49,684,058
Public Sector Entities	6,547,052	688,131	-	-	7,235,183
Banks, Development Financial Institutions & MDBs	228,421	24,804	-	-	253,225
Insurance Cos, Securities Firms & Fund Managers	-	-	-	154,707	154,707
Corporates	8,326,700	3,674,108	-	1,591,267	13,592,074
Regulatory Retail	4,612,532	2,095,171	-	180,765	6,888,467
Residential Mortgage	791,176	-	-	107,316	898,492
Higher Risk Assets	274,682	376	-	-	275,058
Other Assets	5,422,946	2,276,600	-	458,753	8,158,299
Securitisation Exposures	262,117	-	-	-	262,117
Equity Exposure	179,084	12,992	-	-	192,076
Total Standardised Approach	56,661,182	26,814,255	-	4,118,320	87,593,756
<u>Exposures under IRB Approach</u>					
Banks, Development Financial Institutions & MDBs	50,741,246	14,177,218	-	11,796,196	76,714,661
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate Exposures	95,686,047	61,646,763	-	25,063,112	182,395,922
a) Corporates (excluding Specialised Lending and firm-size adjustments)	54,675,067	32,840,860	-	24,851,995	112,367,921
b) Corporates (with firm-size adjustment)	37,074,596	28,805,903	-	-	65,880,499
c) Specialised Lending (Slotting Approach)	-	-	-	-	-
i) Project Finance	3,936,384	-	-	211,117	4,147,502
Retail Exposures	65,690,318	28,442,820	-	-	94,133,138
a) Residential Mortgages	22,820,162	9,966,807	-	-	32,786,969
b) Qualifying Revolving Retail Exposures	4,947,935	3,817,801	-	-	8,765,736
c) Hire Purchase Exposures	9,327,014	6,777,149	-	-	16,104,164
d) Other Retail Exposures	28,595,206	7,881,062	-	-	36,476,268
Total IRB Approach	212,117,610	104,266,801	-	36,859,308	353,243,721
Total Standardised and IRB Approaches	268,778,792	131,081,056	-	40,977,628	440,837,477

Table 8: Disclosure on Credit Risk Exposure - Geographic Analysis for Maybank Islamic

Exposure Class	As at	As at
	30.06.2014	31.12.2013
	Total	Total
	RM'000	RM'000
Exposures under Standardised Approach		
Sovereigns/Central Banks	19,109,651	21,559,062
Public Sector Entities	7,028,622	1,096,539
Insurance Cos, Securities Firms & Fund Managers	-	-
Corporates	2,136,448	2,424,267
Regulatory Retail	2,294,526	1,484,032
Residential Mortgage	611,155	490,837
Higher Risk Assets	8,064	3,365
Other Assets	432,137	548,683
Total Standardised Approach	31,620,603	27,606,785
Exposures under IRB Approach		
Banks, Development Financial Institutions & MDBs	17,211,279	14,679,854
Corporate Exposures	26,120,400	25,507,429
a) Corporates (excluding Specialised Lending and firm-size adjustments)	13,797,788	14,041,440
b) Corporates (with firm-size adjustment)	10,505,076	9,759,959
c) Specialised Lending (Slotting Approach)		
i) Project Finance	1,817,536	1,706,030
Retail Exposures	65,147,438	58,425,380
a) Residential Mortgages	12,180,016	10,654,606
b) Qualifying Revolving Retail Exposures	458,807	449,871
c) Hire Purchase Exposures	23,920,258	21,291,095
d) Other Retail Exposures	28,588,443	26,029,808
Total IRB Approach	108,479,118	98,612,663
Total Standardised and IRB Approaches	140,099,721	126,219,448

Table 9: Disclosure on Credit Risk Exposure - Industry Analysis for Maybank Group

Exposure Class	As at 30.06.2014											Total RM'000
	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	Wholesale, Retail trade, restaurants & hotels RM'000	Finance, Insurance, Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, health & others RM'000	Household RM'000	NEC RM'000	
As at 30.06.2014												
Exposures under Standardised Approach												
Sovereigns/Central Banks	-	-	-	-	8,528	298	63,771,380	147,571	3,197,532	-	9,497,343	76,622,652
Public Sector Entities	390,136	-	-	88	-	1,046	1,518,930	-	7,551,405	-	58,080	9,519,686
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	1,280,627	-	-	-	403,210	1,683,837
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	15,635	-	-	-	457,438	473,073
Corporates	123,821	621,049	7,411,328	1,345,932	3,157,511	1,718,908	2,988,887	1,932,379	528,975	1,976,484	1,939,616	23,744,890
Regulatory Retail	68,014	24,690	556,384	211,615	9,626	1,942,202	367,676	134,680	77,786	13,781,555	10,141,445	27,315,673
Residential Mortgage	1,431	1,342	14,335	11,732	135	45,913	110,753	8,542	2,298	1,596,633	5,702	1,798,816
Higher Risk Assets	-	-	-	1,126	10,460	-	80,727	-	-	60,651	112,930	265,892
Other Assets	-	-	2,763	-	-	-	242,535	-	-	-	8,100,060	8,345,359
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	256,482	256,482
Equity Exposure	-	-	5,408	53,971	-	-	7,584	-	-	-	122,309	189,272
Total Standardised Approach	583,401	647,081	7,990,219	1,624,464	3,186,259	3,708,366	70,384,734	2,223,173	11,357,997	17,537,632	30,972,307	150,215,632
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	70,200,621	-	5,550	-	255,469	70,461,639
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Exposures	8,780,043	4,866,496	38,154,724	19,562,390	12,457,894	33,643,096	67,596,314	13,381,023	4,747,644	47,577	11,957,611	215,194,811
a) Corporates (excluding Specialised Lending and firm-size adjustments)	4,877,338	4,163,382	24,597,920	10,533,168	7,937,858	21,157,163	40,636,783	8,716,370	2,810,248	47,577	8,914,928	134,392,737
b) Corporates (with firm-size adjustment)	3,902,704	703,114	7,520,240	9,029,222	4,520,036	12,485,933	26,959,531	4,453,535	1,937,395	-	3,042,683	74,554,392
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	6,036,564	-	-	-	-	-	-	211,117	-	6,247,682
Retail Exposures	455,619	60,481	1,163,573	1,165,479	32,400	3,700,408	1,901,395	525,382	459,116	148,853,425	471,738	158,789,017
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	48,317,597	-	48,317,597
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	9,330,616	-	9,330,616
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	38,385,937	-	38,385,937
d) Other Retail Exposures	455,619	60,481	1,163,573	1,165,479	32,400	3,700,408	1,901,395	525,382	459,116	52,819,276	471,738	62,754,867
Total IRB Approach	9,235,662	4,926,977	39,318,297	20,727,869	12,490,295	37,343,504	139,698,331	13,906,405	5,212,309	148,901,002	12,684,817	444,445,467
Total Standardised and IRB Approaches	9,819,063	5,574,057	47,308,515	22,352,333	15,676,554	41,051,870	210,083,065	16,129,578	16,570,306	166,438,634	43,657,124	594,661,098
As at 31.12.2013												
Exposures under Standardised Approach												
Sovereigns/Central Banks	-	-	-	-	8,528	298	67,344,493	147,572	3,197,532	-	10,029,163	80,727,586
Public Sector Entities	390,147	-	-	1,878	-	1,046	1,083,789	-	6,855,808	-	15,752	8,348,420
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	1,024,167	-	-	-	443,674	1,467,841
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	171,048	-	-	-	342,249	513,297
Corporates	34,316	343,589	4,285,034	873,157	2,631,459	343,402	1,365,901	2,504,496	518,541	2,049,228	7,671,346	22,620,469
Regulatory Retail	10,856	923	7,063	9,111	5,408	62,999	173,279	4,106	44,599	12,250,051	12,046,990	24,615,386
Residential Mortgage	-	-	389	274	-	6,267	93,742	574	-	1,290,554	190,735	1,582,534
Higher Risk Assets	-	-	-	1,126	10,460	-	86,249	-	-	143,900	104,191	345,926
Other Assets	-	-	222	-	-	-	424,517	-	-	6,945,377	-	7,370,116
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	262,117	262,117
Equity Exposure	-	-	5,408	53,971	-	-	18,451	-	-	-	125,113	202,943
Total Standardised Approach	435,319	344,512	4,298,116	939,517	2,655,854	414,012	71,785,636	2,656,748	10,616,481	22,804,225	31,106,216	148,056,634
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	58,469,100	-	5,550	-	7,918,321	66,392,971
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Exposures	8,967,724	3,298,601	42,208,980	19,792,722	12,181,584	31,788,824	68,062,503	12,032,059	4,652,402	9,001,903	5,695,771	217,683,073
a) Corporates (excluding Specialised Lending and firm-size adjustments)	4,726,568	2,547,385	25,394,045	10,722,469	7,528,928	18,834,054	41,932,582	7,260,923	2,836,561	18,018	4,376,249	126,177,781
b) Corporates (with firm-size adjustment)	4,241,157	751,216	11,172,521	9,070,253	4,652,656	12,954,770	26,129,921	4,560,018	1,815,841	8,983,885	1,319,522	85,651,760
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	5,642,414	-	-	-	-	-	-	211,118	-	5,853,532
Retail Exposures	428,314	49,512	1,067,444	1,107,118	24,886	3,400,880	1,641,185	500,788	398,941	143,500,228	439,221	152,558,517
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	43,441,575	-	43,441,575
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	9,215,607	-	9,215,607
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	37,395,258	-	37,395,258
d) Other Retail Exposures	428,314	49,512	1,067,444	1,107,118	24,886	3,400,880	1,641,185	500,788	398,941	53,447,786	439,221	62,506,077
Total IRB Approach	9,396,038	3,348,113	43,276,424	20,899,840	12,206,470	35,189,704	128,172,788	12,532,847	5,056,893	152,502,131	14,053,313	436,634,561
Total Standardised and IRB Approaches	9,831,357	3,692,625	47,574,540	21,839,357	14,862,324	35,603,716	199,958,424	15,189,595	15,673,373	175,306,355	45,159,529	584,691,195

Table 10: Disclosure on Credit Risk Exposure - Industry Analysis for Maybank

Exposure Class	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	Wholesale, Retail trade, restaurants & hotels RM'000	Finance, Insurance, Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, health & others RM'000	Household RM'000	NEC RM'000	Total RM'000
As at 30.06.2014												
Exposures under Standardised Approach												
Sovereigns/Central Banks	-	-	-	-	8,528	298	44,398,444	147,571	3,197,532	-	1,227,286	48,979,660
Public Sector Entities	284,975	-	-	88	-	1,046	775,494	-	6,889,346	-	454	7,951,404
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	248,162	-	-	-	-	248,162
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-
Corporates	13,290	333,143	6,951,150	838,611	1,507,275	289,055	940,355	1,830,032	417,193	1,536,821	1,026,453	15,683,380
Regulatory Retail	6,350	923	63	1,181	92	13,631	20,420	1,822	3,479	7,100,723	24,803	7,173,487
Residential Mortgage	-	-	389	274	-	3,347	93,742	574	-	899,079	450	997,854
Higher Risk Assets	-	-	-	1,126	10,459	-	19,131	-	-	52,587	103,807	187,110
Other Assets	-	-	-	-	-	-	89,118	-	-	7,712,878	367,407	8,169,403
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	256,482	256,482
Equity Exposure	-	-	5,408	53,971	-	-	7,584	-	-	122,309	-	189,272
Total Standardised Approach	304,615	334,067	6,957,010	895,251	1,526,354	307,376	46,592,450	1,980,000	10,507,551	17,424,398	3,007,143	89,836,214
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	71,682,189	-	5,550	-	205,424	71,893,162
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Exposures	7,091,167	2,871,360	35,435,610	16,706,574	11,148,692	27,893,506	63,109,665	10,248,468	3,900,124	5,286	3,985,469	179,046,825
a) Corporates (excluding Specialised Lending and firm-size adjustments)	3,490,357	2,430,861	21,474,451	9,014,940	6,819,455	16,766,886	37,931,348	6,007,845	2,587,590	5,286	4,024,322	110,553,341
b) Corporates (with firm-size adjustment)	3,600,810	440,500	6,074,452	7,691,634	4,329,236	11,126,620	25,178,317	4,029,506	1,312,534	-	265,707	64,049,316
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
i) Project Finance	-	-	4,233,050	-	-	-	-	211,117	-	-	-	4,444,168
Retail Exposures	317,251	32,995	793,865	789,612	18,740	2,553,262	1,037,697	337,162	246,973	87,247,057	266,963	93,641,578
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	36,137,581	-	36,137,581
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	8,871,809	-	8,871,809
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	14,465,679	-	14,465,679
d) Other Retail Exposures	317,251	32,995	793,865	789,612	18,740	2,553,262	1,037,697	337,162	246,973	27,771,988	266,963	34,166,509
Total IRB Approach	7,408,417	2,904,356	36,229,474	17,496,186	11,167,432	30,446,767	135,829,551	10,585,630	4,152,647	87,252,343	4,457,856	344,581,565
Total Standardised and IRB Approaches	7,713,032	3,238,423	43,186,485	18,391,437	12,693,787	30,754,144	182,422,000	12,565,630	14,660,198	104,676,742	7,464,999	434,417,779
As at 31.12.2013												
Exposures under Standardised Approach												
Sovereigns/Central Banks	-	-	-	-	8,528	298	45,102,842	147,572	3,197,532	-	1,227,286	49,684,058
Public Sector Entities	284,975	-	-	88	-	1,046	775,494	-	6,173,126	-	454	7,235,183
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	253,225	-	-	-	-	253,225
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	154,707	-	-	-	-	154,707
Corporates	13,290	333,143	4,639,635	838,611	1,507,275	289,055	940,355	1,830,032	417,193	1,757,031	1,026,454	13,592,074
Regulatory Retail	6,350	923	63	1,181	92	13,631	20,420	1,822	3,479	6,815,703	24,803	6,888,467
Residential Mortgage	-	-	389	274	-	3,346	93,742	574	-	799,717	450	898,492
Higher Risk Assets	-	-	-	1,126	10,459	-	19,131	-	-	140,535	103,807	275,058
Other Assets	-	-	-	-	-	-	89,118	-	-	7,701,774	367,407	8,158,299
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	262,117	262,117
Equity Exposure	-	-	5,408	53,971	-	-	7,584	-	-	125,113	-	192,076
Total Standardised Approach	304,615	334,066	4,645,495	895,251	1,526,354	307,376	47,456,618	1,980,000	9,791,330	17,339,873	3,012,778	87,593,756
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	76,503,688	-	5,550	-	205,424	76,714,662
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Exposures	7,091,167	2,871,360	35,435,610	16,706,574	11,148,691	27,893,506	63,109,665	10,248,469	3,900,124	5,286	3,985,469	182,395,922
a) Corporates (excluding Specialised Lending and firm-size adjustments)	3,490,357	2,430,861	21,962,148	9,014,940	6,819,455	16,766,886	39,562,791	6,007,845	2,587,590	5,286	3,719,762	112,367,921
b) Corporates (with firm-size adjustment)	3,600,810	440,500	9,537,078	7,691,634	4,329,236	11,126,620	23,546,874	4,029,506	1,312,534	-	265,707	65,880,499
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
i) Project Finance	-	-	3,936,384	-	-	-	-	211,118	-	-	-	4,147,502
Retail Exposures	317,251	32,996	793,865	789,612	18,740	2,553,262	1,037,697	337,162	246,973	87,738,616	266,963	94,133,137
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	32,786,969	-	32,786,969
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	8,765,736	-	8,765,736
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	16,104,164	-	16,104,164
d) Other Retail Exposures	317,251	32,996	793,865	789,612	18,740	2,553,262	1,037,697	337,162	246,973	30,081,747	266,963	36,476,268
Total IRB Approach	7,408,418	2,904,357	36,229,475	17,496,186	11,167,431	30,446,768	140,651,050	10,585,631	4,152,647	87,743,902	4,457,856	353,243,721
Total Standardised and IRB Approaches	7,713,033	3,238,423	40,874,970	18,391,437	12,693,785	30,754,144	188,107,668	12,565,631	13,943,977	105,083,775	7,470,634	440,837,477

Table 11: Disclosure on Credit Risk Exposure - Industry Analysis for Maybank Islamic

Exposure Class	Wholesale, Retail trade, restaurants & hotels, Finance, Insurance, Real Estate & Business, Transport, Storage & Communication, Education, health & others, Household, NEC											Total
	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
As at 30.06.2014												
Exposures under Standardised Approach												
Sovereigns/Central Banks	-	-	-	-	-	-	19,109,651	-	0	-	-	19,109,651
Public Sector Entities	105,161	-	-	-	-	-	743,436	-	6,177,158	-	2,867	7,028,622
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-
Corporates	-	-	300,864	4,585	1,277,519	-	-	-	75,000	373,483	104,997	2,136,448
Regulatory Retail	-	-	-	-	-	-	-	-	-	2,294,526	-	2,294,526
Residential Mortgage	-	-	-	-	-	-	-	-	-	611,155	-	611,155
Higher Risk Assets	-	-	-	-	-	-	-	-	-	8,064	-	8,064
Other Assets	-	-	2,763	-	-	-	-	-	-	-	429,375	432,137
Total Standardised Approach	105,161	-	303,627	4,585	1,277,519	-	19,853,087	-	6,252,158	3,287,227	537,239	31,620,603
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	17,161,234	-	-	-	50,045	17,211,279
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Exposures	1,204,834	1,217,438	5,643,702	2,722,215	379,106	2,558,461	4,028,798	1,516,585	793,410	-	6,055,850	26,120,400
a) Corporates (excluding Specialised Lending and firm-size adjustments)	902,940	954,824	2,380,378	1,384,627	188,307	1,199,148	2,247,585	1,092,556	168,549	-	3,278,875	13,797,788
b) Corporates (with firm-size adjustment)	301,894	262,614	1,445,788	1,337,588	190,800	1,359,313	1,781,214	424,029	624,861	-	2,776,976	10,505,076
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
i) Project Finance	-	-	1,817,536	-	-	-	-	-	-	-	-	1,817,536
Retail Exposures	138,368	27,485	369,708	375,866	13,660	1,147,146	863,698	188,220	212,143	61,606,368	204,775	65,147,438
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	12,180,016	-	12,180,016
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	458,721	-	458,721
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	23,920,258	-	23,920,258
d) Other Retail Exposures	138,368	27,485	369,708	375,866	13,660	1,147,146	863,698	188,220	212,143	25,047,373	204,775	28,588,443
Total IRB Approach	1,343,203	1,244,924	6,013,410	3,098,081	392,766	3,705,607	22,053,731	1,704,805	1,005,553	61,606,368	6,310,670	108,479,118
Total Standardised and IRB Approaches	1,448,364	1,244,924	6,317,037	3,102,666	1,670,285	3,705,607	41,906,818	1,704,805	7,257,711	64,893,596	6,847,909	140,099,721
As at 31.12.2013												
Exposures under Standardised Approach												
Sovereigns/Central Banks	-	-	-	-	-	-	21,559,062	-	-	-	-	21,559,062
Public Sector Entities	105,171	-	-	1,790	-	-	308,295	-	679,913	-	1,370	1,096,539
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-
Corporates	-	-	303,753	4,590	1,122,311	-	-	657,914	75,000	260,699	-	2,424,267
Regulatory Retail	-	-	-	-	-	-	-	-	-	1,484,032	-	1,484,032
Residential Mortgage	-	-	-	-	-	-	-	-	-	490,837	-	490,837
Higher Risk Assets	-	-	-	-	-	-	-	-	-	3,365	-	3,365
Other Assets	-	-	221	-	-	-	-	-	-	548,462	-	548,683
Total Standardised Approach	105,171	-	303,974	6,380	1,122,311	-	21,867,357	657,914	754,913	2,787,395	1,370	27,606,785
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	6,966,957	-	-	-	7,712,897	14,679,854
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Exposures	1,801,609	318,752	9,145,151	3,074,522	966,550	3,331,726	4,389,966	1,652,873	736,137	-	90,142	25,507,429
a) Corporates (excluding Specialised Lending and firm-size adjustments)	1,161,264	8,035	5,803,677	1,695,904	643,130	1,503,576	1,806,920	1,122,360	232,830	-	63,744	14,041,440
b) Corporates (with firm-size adjustment)	640,346	310,717	1,635,444	1,378,618	323,420	1,828,150	2,583,046	530,513	503,307	-	26,398	9,759,959
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
i) Project Finance	-	-	1,706,030	-	-	-	-	-	-	-	-	1,706,030
Retail Exposures	111,063	16,517	273,580	317,506	6,145	847,617	603,488	163,626	151,968	55,761,611	172,258	58,425,380
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	10,654,606	-	10,654,606
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	449,871	-	449,871
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	21,291,095	-	21,291,095
d) Other Retail Exposures	111,063	16,517	273,580	317,506	6,145	847,618	603,488	163,626	151,968	23,366,039	172,258	26,029,808
Total IRB Approach	1,912,673	335,269	9,418,732	3,392,028	972,695	4,179,344	11,960,411	1,816,499	888,105	55,761,611	7,975,297	98,612,660
Total Standardised and IRB Approaches	2,017,844	335,269	9,722,706	3,398,408	2,095,006	4,179,344	33,827,768	2,474,413	1,643,018	58,549,006	7,976,667	126,219,448

Table 12: Disclosure on Credit Risk Exposure - Maturity Analysis for Maybank Group

Exposure Class	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
As at 30.06.2014				
<u>Standardised Approach</u>				
Sovereigns/Central Banks	38,778,380	9,610,376	28,233,896	76,622,652
Public Sector Entities	1,187,690	6,649,373	1,682,623	9,519,685
Banks, Development Financial Institutions & MDBs	720,238	703,920	259,679	1,683,837
Insurance Cos, Securities Firms & Fund Managers	5,535	467,539	-	473,073
Corporates	2,539,601	3,575,653	17,629,636	23,744,890
Regulatory Retail	8,062,175	14,045,230	5,208,269	27,315,674
Residential Mortgage	35,798	103,505	1,659,513	1,798,815
Higher Risk Assets	28,039	231,100	6,754	265,893
Other Assets	143,699	5,615,618	2,586,042	8,345,358
Securitisation Exposures	-	-	256,483	256,483
Equity Exposure	-	189,272	-	189,272
Total Standardised Approach	51,501,153	41,191,585	57,522,894	150,215,632
<u>IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	48,289,046	2,553,943	19,618,651	70,461,639
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate Exposures	49,398,056	40,933,053	124,863,702	215,194,811
a) Corporates (excluding Specialised Lending and firm-size adjustments)	45,740,330	36,988,048	51,664,359	134,392,737
b) Corporates (with firm-size adjustment)	3,657,726	3,945,005	66,951,661	74,554,393
d) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	6,247,682	6,247,682
Retail Exposures	4,760,485	27,325,764	126,702,767	158,789,016
a) Residential Mortgages	120,145	1,615,607	46,581,845	48,317,597
b) Qualifying Revolving Retail Exposures	789,187	8,092,944	448,485	9,330,616
c) Hire Purchase Exposures	417,143	12,589,384	25,379,410	38,385,937
d) Other Retail Exposures	3,434,010	5,027,828	54,293,028	62,754,866
Total IRB Approach	102,447,587	70,812,760	271,185,120	444,445,466
Total Standardised and IRB Approaches	153,948,739	112,004,345	328,708,014	594,661,098
As at 31.12.2013				
<u>Standardised Approach</u>				
Sovereigns/Central Banks	43,495,337	11,930,091	25,302,158	80,727,586
Public Sector Entities	762,641	6,318,117	1,267,662	8,348,420
Banks, Development Financial Institutions & MDBs	1,176,457	291,384	-	1,467,841
Insurance Cos, Securities Firms & Fund Managers	119,560	393,737	-	513,297
Corporates	7,381,978	8,962,696	6,275,795	22,620,469
Regulatory Retail	7,181,513	11,690,154	5,743,719	24,615,386
Residential Mortgage	39,391	110,443	1,432,700	1,582,534
Higher Risk Assets	26,994	313,721	5,210	345,925
Other Assets	977,229	6,392,887	-	7,370,116
Securitisation Exposures	262,117	-	-	262,117
Equity Exposure	-	202,943	-	202,943
Total Standardised Approach	61,423,217	46,606,173	40,027,244	148,056,634
<u>IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	59,152,495	2,617,631	4,622,845	66,392,971
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate Exposures	100,019,408	71,417,532	46,246,133	217,683,073
a) Corporates (excluding Specialised Lending and firm-size adjustments)	62,329,901	44,611,055	19,236,825	126,177,781
b) Corporates (with firm-size adjustment)	33,753,122	26,806,477	25,092,161	85,651,761
d) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	3,936,385	-	1,917,147	5,853,532
Retail Exposures	5,651,180	26,229,706	120,677,631	152,558,517
a) Residential Mortgages	49,057	1,607,664	41,784,854	43,441,575
b) Qualifying Revolving Retail Exposures	1,257,197	7,624,365	334,045	9,215,607
c) Hire Purchase Exposures	380,434	12,337,136	24,677,688	37,395,258
d) Other Retail Exposures	3,964,492	4,660,541	53,881,044	62,506,077
Total IRB Approach	164,823,083	100,264,869	171,546,609	436,634,561
Total Standardised and IRB Approaches	226,246,300	146,871,042	211,573,853	584,691,195

Table 13: Disclosure on Credit Risk Exposure - Maturity Analysis for Maybank

Exposure Class	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
As at 30.06.2014				
Standardised Approach				
Sovereigns/Central Banks	19,882,885	4,597,634	24,499,142	48,979,660
Public Sector Entities	108,823	6,382,145	1,460,435	7,951,403
Banks, Development Financial Institutions & MDBs	-	-	248,162	248,162
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporates	228,025	290,474	15,164,881	15,683,380
Regulatory Retail	4,227,412	1,591,875	1,354,201	7,173,487
Residential Mortgage	1,300	27,728	968,826	997,854
Higher Risk Assets	22,938	160,112	4,059	187,110
Other Assets	-	-	8,169,403	8,169,403
Securitisation Exposures	-	-	256,483	256,483
Equity Exposure	-	189,272	-	189,272
Total Standardised Approach	24,471,382	13,239,241	52,125,592	89,836,215
IRB Approach				
Banks, Development Financial Institutions & MDBs	33,891,899	18,858,622	19,142,641	71,893,162
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate Exposures	32,136,278	30,838,461	116,072,087	179,046,825
a) Corporates (excluding Specialised Lending and firm-size adjustments)	32,136,278	30,838,461	47,578,602	110,553,341
b) Corporates (with firm-size adjustment)	-	-	64,049,316	64,049,316
c) Specialised Lending (Slotting Approach)	-	-	-	-
i) Project Finance	-	-	4,444,168	4,444,168
Retail Exposures	3,755,738	19,455,207	93,641,577	93,641,577
a) Residential Mortgages	114,487	1,317,215	34,705,879	36,137,581
b) Qualifying Revolving Retail Exposures	693,538	7,732,537	445,734	8,871,809
c) Hire Purchase Exposures	286,032	6,925,774	7,253,872	14,465,678
d) Other Retail Exposures	2,661,680	3,479,681	28,025,148	34,166,509
Total IRB Approach	69,783,915	69,152,290	344,277,005	344,581,565
Total Standardised and IRB Approaches	94,255,297	82,391,531	434,470,568	434,417,779
As at 31.12.2013				
Standardised Approach				
Sovereigns/Central Banks	22,322,863	6,041,056	21,320,139	49,684,058
Public Sector Entities	142,489	6,078,414	1,014,280	7,235,183
Banks, Development Financial Institutions & MDBs	228,421	24,804	-	253,225
Insurance Cos, Securities Firms & Fund Managers	118,863	35,844	-	154,707
Corporates	2,929,443	7,323,324	3,339,307	13,592,074
Regulatory Retail	3,469,909	963,262	2,455,296	6,888,467
Residential Mortgage	977	45,415	852,100	898,492
Higher Risk Assets	25,638	246,030	3,390	275,058
Other Assets	7,791,115	367,184	-	8,158,299
Securitisation Exposures	262,117	-	-	262,117
Equity Exposure	-	192,076	-	192,076
Total Standardised Approach	37,291,835	21,317,409	28,984,512	87,593,766
IRB Approach				
Banks, Development Financial Institutions & MDBs	48,100,730	24,494,841	41,190,891	76,714,662
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate Exposures	78,974,774	66,683,796	36,737,352	182,395,922
a) Corporates (excluding Specialised Lending and firm-size adjustments)	50,924,000	45,048,942	16,394,979	112,367,921
b) Corporates (with firm-size adjustment)	24,114,390	21,634,854	20,131,255	65,880,499
c) Specialised Lending (Slotting Approach)	-	-	-	-
i) Project Finance	3,936,384	-	211,118	4,147,502
Retail Exposures	4,688,624	19,006,428	70,438,085	94,133,137
a) Residential Mortgages	44,332	1,324,502	31,418,135	32,786,969
b) Qualifying Revolving Retail Exposures	1,151,971	7,281,429	332,336	8,765,736
c) Hire Purchase Exposures	248,970	6,996,017	8,859,177	16,104,164
d) Other Retail Exposures	3,243,351	3,404,480	29,828,437	36,476,268
Total IRB Approach	131,764,128	110,185,065	111,294,528	353,243,721
Total Standardised and IRB Approaches	169,055,963	131,502,474	140,279,040	440,837,477

Table 14: Disclosure on Credit Risk Exposure - Maturity Analysis for Maybank Islamic

Exposure Class	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
As at 30.06.2014				
<u>Standardised Approach</u>				
Sovereigns/Central Banks	19,882,885	4,597,634	24,499,142	48,979,660
Public Sector Entities	108,823	6,382,145	1,460,435	7,951,403
Banks, Development Financial Institutions & MDBs	-	-	248,162	248,162
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporates	228,025	290,474	15,164,881	15,683,380
Regulatory Retail	4,227,412	1,591,875	1,354,201	7,173,487
Residential Mortgage	1,300	27,728	968,826	997,854
Higher Risk Assets	22,938	160,112	4,059	187,110
Other Assets	-	-	8,169,403	8,169,403
Securitisation Exposures	-	-	256,483	256,483
Equity Exposure	-	189,272	-	189,272
Total Standardised Approach	24,471,382	13,239,241	52,125,592	89,836,215
<u>IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	33,891,899	18,858,622	19,142,641	71,893,162
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate Exposures	32,136,278	30,838,461	116,072,087	179,046,825
a) Corporates (excluding Specialised Lending and firm-size adjustments)	32,136,278	30,838,461	47,578,602	110,553,341
b) Corporates (with firm-size adjustment)	-	-	64,049,316	64,049,316
c) Specialised Lending (Slotting Approach)	-	-	-	-
i) Project Finance	-	-	4,444,168	4,444,168
Retail Exposures	3,755,738	19,455,207	93,641,577	93,641,577
a) Residential Mortgages	114,487	1,317,215	34,705,879	36,137,581
b) Qualifying Revolving Retail Exposures	693,538	7,732,537	445,734	8,871,809
c) Hire Purchase Exposures	286,032	6,925,774	7,253,872	14,465,678
d) Other Retail Exposures	2,661,680	3,479,681	28,025,148	34,166,509
Total IRB Approach	69,783,915	69,152,290	344,277,005	344,581,565
Total Standardised and IRB Approaches	94,255,297	82,391,531	434,470,568	434,417,779
As at 31.12.2013				
<u>Standardised Approach</u>				
Sovereigns/Central Banks	22,322,863	6,041,056	21,320,139	49,684,058
Public Sector Entities	142,489	6,078,414	1,014,280	7,235,183
Banks, Development Financial Institutions & MDBs	228,421	24,804	-	253,225
Insurance Cos, Securities Firms & Fund Managers	118,863	35,844	-	154,707
Corporates	2,929,443	7,323,324	3,339,307	13,592,074
Regulatory Retail	3,469,909	963,262	2,455,296	6,888,467
Residential Mortgage	977	45,415	852,100	898,492
Higher Risk Assets	25,638	246,030	3,390	275,058
Other Assets	7,791,115	367,184	-	8,158,299
Securitisation Exposures	262,117	-	-	262,117
Equity Exposure	-	192,076	-	192,076
Total Standardised Approach	37,291,835	21,317,409	28,984,512	87,593,766
<u>IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	48,100,730	24,494,841	41,190,891	76,714,662
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate Exposures	78,974,774	66,683,796	36,737,352	182,395,922
a) Corporates (excluding Specialised Lending and firm-size adjustments)	50,924,000	45,048,942	16,394,979	112,367,921
b) Corporates (with firm-size adjustment)	24,114,390	21,634,854	20,131,255	65,880,499
c) Specialised Lending (Slotting Approach)	-	-	-	-
i) Project Finance	3,936,384	-	211,118	4,147,502
Retail Exposures	4,688,624	19,006,428	70,438,085	94,133,137
a) Residential Mortgages	44,332	1,324,502	31,418,135	32,786,969
b) Qualifying Revolving Retail Exposures	1,151,971	7,281,429	332,336	8,765,736
c) Hire Purchase Exposures	248,970	6,996,017	8,859,177	16,104,164
d) Other Retail Exposures	3,243,351	3,404,480	29,828,437	36,476,268
Total IRB Approach	131,764,128	110,185,065	111,294,528	353,243,721
Total Standardised and IRB Approaches	169,055,963	131,502,474	140,279,040	440,837,477

3.3 Non-Retail Portfolios

Tables 15 through 17 show the exposures by PD bands for Non-Retail Portfolios of the Group, the Bank and Maybank Islamic, respectively.

Table 15: Disclosure on Exposures by PD Band (IRB Approach) for Non-Retail for Maybank Group

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000
As at 30.06.2014					
Non-Retail Exposures					
Bank					
0.0000 - 0.0715	16,306,587	45.00	19.20	31,120	3,132,148
0.0715 - 0.3335	47,346,954	45.00	24.88	633	11,780,948
0.3335 - 4.8305	5,674,870	45.00	72.70	-	4,125,729
4.8305 - 24.0203	1,043,175	45.00	138.63	-	1,446,159
100	90,054	45.00	-	-	-
Total for Bank Exposures	70,461,640			31,753	20,484,984
Insurance Cos, Securities Firms & Fund Managers					
0.0000 - 0.1200	-	-	-	-	-
0.1200 - 0.6440	-	-	-	-	-
0.6440 - 2.4750	-	-	-	-	-
2.4750 - 100	-	-	-	-	-
100	-	-	-	-	-
Total for Insurance Cos, Securities Firms & Fund Managers Exposures					
Corporate (excluding Specialised Lending and firm-size adjustments)					
0.0000 - 0.1200	18,157,768	45.00	24.17	987,737	4,401,417
0.1200 - 0.6440	48,926,894	44.99	52.45	2,943,689	25,166,536
0.6440 - 2.4750	46,397,951	44.97	96.59	2,474,186	44,816,064
2.4750 - 100	17,228,606	43.94	132.40	419,745	22,814,993
100	3,681,518	45.00	-	-	-
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	134,392,737			6,825,357	97,199,010
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	5,822,165	44.72	21.85	57,518	1,283,720
0.1200 - 0.6440	28,653,442	44.76	46.50	2,551,893	14,196,598
0.6440 - 2.4750	27,029,765	44.69	69.89	2,851,510	19,471,265
2.4750 - 100	9,565,491	44.85	106.89	2,116,529	10,814,980
100	3,483,530	45.47	0.00	-	50
Total for Corporate (with firm-size adjustment)	74,554,393			7,577,450	45,766,613
Total Non-Retail Exposures	279,408,770			14,434,560	163,450,607
As at 31.12.2013					
Non-Retail Exposures					
Bank					
0.0000 - 0.0715	17,535,976	45.00	19.76	18,705	3,464,592
0.0715 - 0.3335	43,217,038	45.00	25.79	4,591	11,147,698
0.3335 - 4.8305	5,126,084	45.00	79.74	434	4,087,430
4.8305 - 24.0203	357,061	45.00	147.69	-	527,349
100	156,811	45.00	-	-	-
Total for Bank Exposures	66,392,971			23,730	19,227,069
Insurance Cos, Securities Firms & Fund Managers					
0.0000 - 0.1200	-	-	-	-	-
0.1200 - 0.6440	-	-	-	-	-
0.6440 - 2.4750	-	-	-	-	-
2.4750 - 100	-	-	-	-	-
100	-	-	-	-	-
Total for Insurance Cos, Securities Firms & Fund Managers Exposures					
Corporate (excluding Specialised Lending and firm-size adjustments)					
0.0000 - 0.1200	21,217,470	45.00	24.94	4,002,944	5,291,188
0.1200 - 0.6440	49,196,316	45.00	50.43	7,642,795	24,809,144
0.6440 - 2.4750	39,875,166	45.00	95.64	2,660,630	38,138,240
2.4750 - 100	12,880,417	45.00	138.47	1,076,683	17,836,131
100	3,008,412	45.00	0.01	11,968	360
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	126,177,781			15,395,020	86,075,063
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	6,891,187	45.00	19.99	1,536,190	1,377,567
0.1200 - 0.6440	30,057,578	45.00	47.83	3,474,687	14,375,546
0.6440 - 2.4750	32,058,084	45.00	77.20	2,252,982	24,749,183
2.4750 - 100	13,162,002	45.00	119.77	548,676	15,763,947
100	3,482,909	45.00	-	168,411	-
Total for Corporate (with firm-size adjustment)	85,651,760			7,980,946	56,266,243
Total Non-Retail Exposures	278,222,512			23,399,696	161,568,375

Table 16: Disclosure on Exposures by PD Band (IRB Approach) for Non-Retail for Maybank

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000
As at 30.06.2014					
<u>Non-Retail Exposures</u>					
Bank					
0.0000 - 0.0715	14,439,942	45.00	19.21	52,109	2,774,337
0.0715 - 0.3335	52,694,024	45.00	27.52	11,828	14,501,141
0.3335 - 4.8305	3,414,883	45.00	84.45	8,780	2,883,808
4.8305 - 24.0203	1,254,259	45.00	139.01	152	1,743,542
100	90,054	45.00	-	-	-
Total for Bank Exposures	71,893,162			72,868	21,902,828
Insurance Cos, Securities Firms & Fund Managers					
0.0000 - 0.1200	-	-	-	-	-
0.1200 - 0.6440	-	-	-	-	-
0.6440 - 2.4750	-	-	-	-	-
2.4750 - 100	-	-	-	-	-
100	-	-	-	-	-
Total for Insurance Cos, Securities Firms & Fund Managers Exposures	-			-	-
Corporate (excluding Specialised Lending and firm-size adjustments)					
0.0000 - 0.1200	16,597,397	45.00	24.15	2,729,273	4,007,568
0.1200 - 0.6440	42,327,587	45.00	52.01	4,582,958	22,014,864
0.6440 - 2.4750	37,703,436	45.00	96.54	1,430,496	36,399,588
2.4750 - 100	11,748,076	45.00	130.28	186,310	15,305,713
100	2,176,844	45.00	-	13,679	-
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	110,553,340			8,942,716	77,727,733
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	5,518,511	45.00	22.22	1,031,193	1,226,203
0.1200 - 0.6440	24,223,958	45.00	48.07	1,547,256	11,644,705
0.6440 - 2.4750	23,290,416	45.00	71.36	663,650	16,619,756
2.4750 - 100	7,723,108	45.00	112.63	122,704	8,698,451
100	3,293,321	45.00	0.00	5,857	50
Total for Corporate (with firm-size adjustment)	64,049,314			3,370,660	38,189,165
Total Non-Retail Exposures	246,495,816			12,386,246	137,819,726

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000
As at 31.12.2013					
<u>Non-Retail Exposures</u>					
Bank					
0.0000 - 0.0715	14,614,884	46.25	19.79	5	2,892,355
0.0715 - 0.3335	56,179,967	45.30	27.35	3,222	15,367,532
0.3335 - 4.8305	5,218,116	45.23	80.60	434	4,205,822
4.8305 - 24.0203	544,883	45.23	143.22	-	780,368
100	156,812	45.22	-	-	-
Total for Bank Exposures	76,714,662			3,661	23,246,077
Insurance Cos, Securities Firms & Fund Managers					
0.0000 - 0.1200	-	-	-	-	-
0.1200 - 0.6440	-	-	-	-	-
0.6440 - 2.4750	-	-	-	-	-
2.4750 - 100	-	-	-	-	-
100	-	-	-	-	-
Total for Insurance Cos, Securities Firms & Fund Managers Exposures	-			-	-
Corporate (excluding Specialised Lending and firm-size adjustments)					
0.0000 - 0.1200	19,181,452	44.80	24.86	3,748,192	4,767,664
0.1200 - 0.6440	44,075,012	44.03	50.03	6,715,243	22,050,601
0.6440 - 2.4750	35,658,475	43.06	95.20	2,438,731	33,947,448
2.4750 - 100	10,710,624	43.55	136.46	1,051,166	14,615,751
100	2,742,358	44.78	0.01	11,968	360
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	112,367,921			13,965,300	75,381,824
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	5,796,687	44.56	19.45	1,377,893	1,127,505
0.1200 - 0.6440	25,657,334	42.80	46.89	3,108,605	12,030,197
0.6440 - 2.4750	24,263,961	42.65	74.33	2,038,198	18,036,256
2.4750 - 100	7,607,339	42.67	113.98	518,577	8,671,074
100	2,555,178	44.33	-	162,180	-
Total for Corporate (with firm-size adjustment)	65,880,499			7,205,453	39,865,032
Total Non-Retail Exposures	254,963,082			21,174,414	138,492,933

Table 17: Disclosure on Exposures by PD Band (IRB Approach) for Non-Retail for Maybank Islamic

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000
As at 30.06.2014					
<u>Non-Retail Exposures</u>					
Bank					
0.0000 - 0.0715	1,697,351	45.00	19.25	31,120	326,661
0.0715 - 0.3335	15,268,584	45.00	24.87	633	3,796,990
0.3335 - 4.8305	245,326	45.00	79.35	-	194,669
4.8305 - 24.0203	19	45.00	136.60	-	25
100	-	-	-	-	-
Total for Bank Exposures	17,211,279			31,753	4,318,345
Corporate (excluding Specialised Lending and firm-size adjustments)					
0.0000 - 0.1200	3,918,324	45.00	25.21	987,737	987,737
0.1200 - 0.6440	6,395,066	44.97	46.03	2,943,689	2,943,688
0.6440 - 2.4750	2,735,361	44.93	80.60	2,474,186	2,474,186
2.4750 - 100	398,528	42.88	131.92	419,745	419,746
100	350,509	45.00	-	-	-
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	13,797,788			6,825,357	6,825,357
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	303,654	44.44	18.94	73,181	57,518
0.1200 - 0.6440	4,429,482	44.52	57.61	362,341	2,551,893
0.6440 - 2.4750	3,739,349	44.38	76.26	179,686	2,851,510
2.4750 - 100	1,842,382	44.70	114.88	46,401	2,116,529
100	190,209	45.93	0.00	4,044	-
Total for Corporate (with firm-size adjustment)	10,505,076			665,653	7,577,450
Total Non-Retail Exposures	41,514,143			2,199,982	18,721,152
As at 31.12.2013					
<u>Non-Retail Exposures</u>					
Bank					
0.0000 - 0.0715	2,740,379	45.00	19.68	18,700	539,368
0.0715 - 0.3335	11,503,801	45.00	23.21	1,369	2,670,350
0.3335 - 4.8305	435,674	45.00	77.01	-	335,508
4.8305 - 24.0203	-	-	-	-	-
100	-	-	-	-	-
Total for Bank Exposures	14,679,854			20,069	3,545,226
Corporate (excluding Specialised Lending and firm-size adjustments)					
0.0000 - 0.1200	3,652,921	44.98	24.73	254,752	903,300
0.1200 - 0.6440	5,927,007	44.92	55.33	927,552	3,279,396
0.6440 - 2.4750	3,379,777	44.90	95.88	221,899	3,240,450
2.4750 - 100	839,685	42.25	127.72	25,517	1,072,473
100	242,050	45.00	-	-	-
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	14,041,440			1,429,720	8,495,618
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	1,094,500	44.13	22.85	158,297	250,062
0.1200 - 0.6440	3,260,080	44.32	48.24	365,738	1,572,651
0.6440 - 2.4750	3,928,501	43.75	74.61	200,919	2,931,206
2.4750 - 100	1,179,580	44.90	117.82	29,542	1,389,755
100	297,298	45.61	0.00	6,231	-
Total for Corporate (with firm-size adjustment)	9,759,959			760,727	6,143,674
Total Non-Retail Exposures	38,481,253			2,210,516	18,184,519

Table 17a: Disclosure on Specialised Lending Exposures under the Supervisory Slotting Criteria for Maybank Group

Supervisory Categories /Risk- Weights	Strong (a) or 50% RM'000	Strong or 70% RM'000	Good (a) or 70% RM'000	Good or 90% RM'000	Satisfactory or 115% RM'000
As at 30.06.2014					
Specialised Lending					
- Project Finance	2,900,934	1,788,710	462,431	91,356	1,004,251
EAD after CRM	2,900,934	1,788,710	462,431	91,356	1,004,251
As at 31.12.2013					
Specialised Lending					
- Project Finance	2,545,280	320,860	591,997	1,512,167	883,228
EAD after CRM	2,545,280	320,860	591,997	1,512,167	883,228

Table 17b: Disclosure on Specialised Lending Exposures under the Supervisory Slotting Criteria for Maybank

Supervisory Categories /Risk Weights	Strong (a) or 50% RM'000	Strong or 70% RM'000	Good (a) or 70% RM'000	Good or 90% RM'000	Satisfactory or 115% RM'000
As at 30.06.2014					
Specialised Lending					
i) Project Finance	2,655,399	1,788,678	91	-	-
EAD after CRM	2,655,399	1,788,678	91	-	-
As at 31.12.2013					
Specialised Lending					
i) Project Finance	2,285,508	320,860	89,997	1,451,060	77
EAD after CRM	2,285,508	320,860	89,997	1,451,060	77

Table 17c: Disclosure on Specialised Lending Exposures under the Supervisory Slotting Criteria for Maybank Islamic

Supervisory Categories /Risk Weights	Strong(a) or 50% RM'000	Strong or 70% RM'000	Good (a)or 90% RM'000	Good or 90% RM'000	Satisfactory or 115% RM'000
As at 30.06.2014					
Specialised Lending					
i) Project Finance	259,556	33	462,340	91,356	1,004,251
EAD after CRM	259,556	33	462,340	91,356	1,004,251
As at 31.12.2013					
Specialised Lending					
i) Project Finance	259,772	-	502,000	61,107	883,151
EAD after CRM	259,772	-	502,000	61,107	883,151

Table 18a: Disclosure on Impaired loans, advances and financing by industry for Maybank Group

As at 30.06.2014	Impaired loans, advances and financing		Individual	Collective
	Past Due Loans		Allowance	Allowance
	RM'000	RM'000	RM'000	RM'000
Agriculture	301,705	-	14,543	-
Mining & quarrying	123,457	-	1,712	-
Manufacturing	1,606,766	-	905,838	-
Construction	145,024	-	102,262	-
Electricity, gas & water supply	341,216	-	26,599	-
Wholesale, retail trade, restaurants & hotels	757,916	-	344,764	-
Finance, insurance, real estate & business	616,538	-	232,440	-
Transport, storage & communication	669,023	-	194,013	-
Education, health & others	137,081	-	28,238	-
Household	783,621	-	41,663	-
Others	114,399	-	90,193	-
Total	5,596,745	20,001,964	1,982,266	4,043,409
As at 31.12.2013				
Agriculture	146,258	-	-	-
Mining & quarrying	123,872	-	-	-
Manufacturing	1,781,649	-	-	-
Construction	276,289	-	-	-
Electricity, gas & water supply	28,487	-	-	-
Wholesale, retail trade, restaurants & hotels	777,394	-	-	-
Finance, insurance, real estate & business	705,273	-	-	-
Transport, storage & communication	578,221	-	-	-
Education, health & others	85,685	-	-	-
Household	734,154	-	-	-
Others	123,620	-	-	-
Total	5,360,903	17,975,680	1,939,320	3,823,303

Table 18b: Disclosure on Impaired loans, advances and financing by industry for Maybank

	Impaired loans, advances and financing RM'000	Past Due Loans RM'000	Individual Allowance RM'000	Collective Impairment RM'000
As at 30.06.2014				
Agriculture	109,558	-	14,086	-
Mining & quarrying	2,531	-	-	-
Manufacturing	1,454,590	-	832,114	-
Construction	57,008	-	93,187	-
Electricity, gas & water supply	337,915	-	21,789	-
Wholesale, retail trade, restaurants & hotels	286,752	-	118,945	-
Finance, insurance, real estate & business	475,533	-	204,717	-
Transport, storage & communication	350,822	-	113,365	-
Education, health & others	103,443	-	5,523	-
Household	510,053	-	-	-
Others	21,956	-	83,433	-
Total	3,710,161	9,842,240	1,487,159	3,098,378
As at 31.12.2013				
Agriculture	122,960	-	-	-
Mining & quarrying	1,274	-	-	-
Manufacturing	1,604,929	-	-	-
Construction	230,123	-	-	-
Electricity, gas & water supply	28,258	-	-	-
Wholesale, retail trade, restaurants & hotels	312,740	-	-	-
Finance, insurance, real estate & business	605,220	-	-	-
Transport, storage & communication	309,154	-	-	-
Education, health & others	26,144	-	-	-
Household	511,747	-	-	-
Others	24,282	-	-	-
Total	3,776,831	9,681,155	1,502,010	2,885,470

Table 18c: Disclosure on Impaired loans, advances and financing by industry for Maybank Islamic

	Impaired loans, advances and financing	Past Due Loans	Individual Allowance	Collective Allowance
	RM'000	RM'000	RM'000	RM'000
As at 30.06.2014				
Agriculture	18,945	-	-	-
Mining & quarrying	83	-	-	-
Manufacturing	76,913	-	42,699	-
Construction	33,646	-	-	-
Electricity, gas & water supply	246	-	-	-
Wholesale, retail trade, restaurants & hotels	102,177	-	91,632	-
Finance, insurance, real estate & business	9,113	-	-	-
Transport, storage & communication	125,192	-	53,327	-
Education, health & others	4,609	-	-	-
Household	203,960	-	-	-
Others	4,066	-	-	-
Total	578,950	7,976,749	187,658	600,315
As at 31.12.2013				
Agriculture	17,573	-	-	-
Mining & quarrying	-	-	-	-
Manufacturing	63,662	-	-	-
Construction	33,650	-	-	-
Electricity, gas & water supply	216	-	-	-
Wholesale, retail trade, restaurants & hotels	108,342	-	-	-
Finance, insurance, real estate & business	12,319	-	-	-
Transport, storage & communication	141,359	-	-	-
Education, health & others	3,218	-	-	-
Household	131,938	-	-	-
Others	8,516	-	-	-
Total	520,793	7,189,358	162,046	581,496

3.4 Retail Portfolios

Tables 19 through 21 show the exposures by PD bands for Retail Portfolios of the Group, the Bank and Maybank Islamic, respectively.

Table 19: Disclosure on Exposures by PD Band (IRB Approach) for Retail for Maybank Group

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000
As at 30.06.2014					
Residential Mortgages					
0.0000 - 0.5900	17,442,367	17.59	9.72	6,195	1,695,998
0.5900 - 3.3330	25,027,528	23.76	34.95	46,543	8,746,817
3.3330 - 18.750	4,474,299	26.55	90.99	32,829	4,071,071
18.750 - 100	1,059,458	20.51	110.20	319	1,167,491
100	313,944	69.30	73.59	485	231,019
Total for Residential Mortgages Exposures	48,317,597			86,371	15,912,395
Qualifying Revolving Retail Exposure					
0.0000 - 0.5900	4,786,589	78.66	12.53	56,553	599,979
0.5900 - 3.3330	3,340,185	77.57	38.79	24,794	1,295,669
3.3330 - 18.750	950,383	76.85	116.54	3,473	1,107,586
18.750 - 100	252,134	101.17	235.29	1,121	593,252
100	1,325	74.63	67.38	-	893
Total for Qualifying Revolving Retail Exposures	9,330,616			85,941	3,597,379
Hire Purchase Exposure					
0.0000 - 0.5900	27,176,361	50.82	21.32	-	5,793,019
0.5900 - 3.3330	8,453,051	52.34	55.28	-	4,672,883
3.3330 - 18.750	2,252,085	48.11	76.54	-	1,723,821
18.750 - 100	341,960	47.98	115.77	-	395,871
100	162,480	95.89	64.69	-	105,111
Total Hire Purchase Exposures	38,385,937			-	12,690,704
Other Retail Exposure					
0.0000 - 0.5900	11,110,728	37.02	18.88	200,579	2,097,669
0.5900 - 3.3330	31,095,534	22.92	26.54	2,182,164	8,254,194
3.3330 - 18.750	17,986,266	18.50	30.84	286,151	5,547,856
18.750 - 100	2,369,208	43.70	66.51	42,055	1,575,689
100	193,130	53.88	91.29	2,430	176,303
Total Other Retail Exposures	62,754,866			2,713,379	17,651,710
Total Retail Exposures	158,789,015			2,885,691	49,852,188
As at 31.12.2013					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	14,448,650	17.43	9.21	13,588	1,330,060
0.5900 - 3.3330	23,187,649	24.42	35.15	97,654	8,150,787
3.3330 - 18.750	4,338,338	26.73	90.95	53,070	3,945,904
18.750 - 100	1,141,174	20.78	111.26	2,598	1,269,644
100	325,765	70.45	72.12	1,863	234,955
Total for Residential Mortgages Exposures	43,441,576			168,773	14,931,350
Qualifying Revolving Retail Exposure					
0.0000 - 0.5900	4,698,494	78.68	12.57	2,971,501	590,806
0.5900 - 3.3330	3,292,641	77.42	38.43	1,196,785	1,265,288
3.3330 - 18.750	971,237	76.40	116.61	181,176	1,132,593
18.750 - 100	251,585	77.90	234.19	57,954	589,177
100	1,650	74.63	59.14	-	976
Total for Qualifying Revolving Retail Exposures	9,215,607			4,407,416	3,578,840
Hire Purchase Exposure					
0.0000 - 0.5900	26,084,659	50.93	21.46	-	5,596,942
0.5900 - 3.3330	8,676,882	52.50	54.89	-	4,762,630
3.3330 - 18.750	2,192,818	47.62	75.64	-	1,658,578
18.750 - 100	306,143	46.76	114.08	-	349,247
100	134,755	95.84	63.05	-	84,968
Total Hire Purchase Exposures	37,395,258			-	12,452,365
Other Retail Exposure					
0.0000 - 0.5900	12,243,379	33.99	16.70	973,387	2,044,220
0.5900 - 3.3330	30,056,435	20.78	25.05	3,383,008	7,530,002
3.3330 - 18.750	17,834,216	18.73	29.98	655,367	5,345,866
18.750 - 100	2,203,326	32.43	64.69	51,798	1,425,249
100	168,721	61.39	103.60	5,733	174,803
Total Other Retail Exposures	62,506,076			5,069,293	16,520,140
Total Retail Exposures	152,558,517			9,645,482	47,482,695

Table 20: Disclosure on Exposures by PD Band (IRB Approach) for Retail for Maybank

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000
As at 30.06.2014					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	15,998,297	13.66	9.23	16,503	1,476,184
0.5900 - 3.3330	16,364,191	20.10	30.55	41,750	4,999,554
3.3330 - 18.750	2,764,169	19.94	75.71	22,513	2,092,781
18.750 - 100	765,546	18.44	103.58	761	792,957
100	245,378	66.58	74.21	1,129	182,084
Total for Residential Mortgages Exposures	36,137,581			82,655	9,543,559
Qualifying Revolving Retail Exposure					
0.0000 - 0.5900	4,612,721	82.68	12.61	3,009,123	581,671
0.5900 - 3.3330	3,134,344	80.52	38.89	1,262,685	1,218,879
3.3330 - 18.750	883,108	79.07	117.20	200,933	1,035,017
18.750 - 100	240,388	127.70	236.21	60,093	567,824
100	1,248	74.63	61.78	-	771
Total for Qualifying Revolving Retail Exposures	8,871,809			4,532,835	3,404,164
Hire Purchase Exposure					
0.0000 - 0.5900	9,410,022	48.86	19.95	-	1,877,754
0.5900 - 3.3330	3,722,625	48.48	52.00	-	1,935,684
3.3330 - 18.750	1,121,425	46.45	74.16	-	831,602
18.750 - 100	127,890	46.80	110.18	-	140,913
100	83,717	95.49	63.63	-	53,270
Total Hire Purchase Exposures	14,465,678			-	4,839,223
Other Retail Exposure					
0.0000 - 0.5900	9,032,127	27.38	16.96	993,731	1,531,939
0.5900 - 3.3330	16,271,085	23.54	25.94	1,434,468	4,220,686
3.3330 - 18.750	7,482,637	19.62	33.63	308,576	2,516,727
18.750 - 100	1,242,026	59.26	70.45	35,664	874,972
100	138,635	59.60	104.84	4,155	145,351
Total Other Retail Exposures	34,166,509			2,776,593	9,289,675
Total Retail Exposures	93,641,577			7,392,083	27,076,620
As at 31.12.2013					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	13,221,479	13.17	8.64	8,410	1,141,787
0.5900 - 3.3330	15,697,954	20.94	31.03	44,778	4,871,135
3.3330 - 18.750	2,759,729	20.81	77.60	25,119	2,141,625
18.750 - 100	850,740	18.82	105.54	1,011	897,835
100	257,067	68.54	72.32	1,345	185,915
Total for Residential Mortgages Exposures	32,786,969			80,663	9,238,297
Qualifying Revolving Retail Exposure					
0.0000 - 0.5900	4,540,638	82.72	12.64	2,921,818	573,891
0.5900 - 3.3330	3,086,687	80.22	38.49	1,172,657	1,187,940
3.3330 - 18.750	899,120	78.17	117.23	177,826	1,054,025
18.750 - 100	237,726	81.17	235.20	56,791	559,132
100	1,565	74.63	54.60	-	854
Total for Qualifying Revolving Retail Exposures	8,765,736			4,329,092	3,375,842
Hire Purchase Exposure					
0.0000 - 0.5900	10,495,735	49.54	20.78	-	2,181,415
0.5900 - 3.3330	4,255,684	48.94	52.13	-	2,218,659
3.3330 - 18.750	1,150,488	46.53	74.59	-	858,166
18.750 - 100	126,519	45.44	110.64	-	139,981
100	75,738	94.97	65.89	-	49,906
Total Hire Purchase Exposures	16,104,164			-	5,448,127
Other Retail Exposure					
0.0000 - 0.5900	10,653,951	26.78	15.56	782,720	1,658,111
0.5900 - 3.3330	18,200,416	20.64	24.71	1,634,919	4,496,564
3.3330 - 18.750	6,333,138	21.90	37.07	358,399	2,347,391
18.750 - 100	1,157,337	39.26	72.94	23,918	844,186
100	131,427	65.74	111.49	3,970	146,525
Total Other Retail Exposures	36,476,269			2,803,925	9,492,777
Total Retail Exposures	94,133,138			7,213,680	27,555,043

Table 21: Disclosure on Exposures by PD Band (IRB Approach) for Retail for Maybank Islamic

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000
As at 30.06.2014					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	1,444,070	21.52	15.22	6,195	219,814
0.5900 - 3.3330	8,663,337	27.41	43.25	46,543	3,747,263
3.3330 - 18.750	1,710,130	33.16	115.68	32,829	1,978,290
18.750 - 100	293,911	22.59	127.43	319	374,534
100	68,567	72.02	71.37	485	48,935
Total for Residential Mortgages Exposures	12,180,016			86,371	6,368,836
Qualifying Revolving Retail Exposure					
0.0000 - 0.5900	173,868	74.63	10.53	56,553	18,308
0.5900 - 3.3330	205,841	74.63	37.31	24,794	76,790
3.3330 - 18.750	67,275	74.63	107.87	3,473	72,568
18.750 - 100	11,746	74.63	216.49	1,121	25,428
100	77	74.63	158.65	-	122
Total for Qualifying Revolving Retail Exposures	458,807			85,941	193,215
Hire Purchase Exposure					
0.0000 - 0.5900	17,766,340	52.79	22.04	-	3,915,265
0.5900 - 3.3330	4,730,426	56.20	57.86	-	2,737,199
3.3330 - 18.750	1,130,660	49.77	78.91	-	892,218
18.750 - 100	214,069	49.16	119.10	-	254,958
100	78,763	96.29	65.82	-	51,841
Total Hire Purchase Exposures	23,920,258			-	7,851,481
Other Retail Exposure					
0.0000 - 0.5900	2,078,602	46.65	27.22	200,579	565,729
0.5900 - 3.3330	14,824,449	22.29	27.21	2,182,164	4,033,508
3.3330 - 18.750	10,503,629	17.39	28.86	286,151	3,031,130
18.750 - 100	1,127,182	28.13	62.17	42,055	700,716
100	54,495	48.16	56.79	2,430	30,952
Total Other Retail Exposures	28,588,357			2,713,379	8,362,036
Total Retail Exposures	65,147,438			2,885,691	22,775,568
As at 31.12.2013					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	1,227,171	21.69	15.34	5,178	188,273
0.5900 - 3.3330	7,489,695	27.89	43.79	52,876	3,279,652
3.3330 - 18.750	1,578,608	32.66	114.30	27,951	1,804,279
18.750 - 100	290,434	22.75	128.02	1,587	371,809
100	68,697	72.37	71.38	518	49,039
Total for Residential Mortgages Exposures	10,654,605			88,110	5,693,052
Qualifying Revolving Retail Exposure					
0.0000 - 0.5900	157,856	74.63	10.71	49,683	16,914
0.5900 - 3.3330	205,954	74.63	37.56	24,128	77,348
3.3330 - 18.750	72,117	74.63	108.95	3,350	78,568
18.750 - 100	13,859	74.63	216.79	1,163	30,045
100	86	74.63	141.79	-	122
Total for Qualifying Revolving Retail Exposures	449,871			78,324	202,997
Hire Purchase Exposure					
0.0000 - 0.5900	15,588,924	52.32	21.91	-	3,415,527
0.5900 - 3.3330	4,421,198	56.05	57.54	-	2,543,971
3.3330 - 18.750	1,042,331	48.70	76.79	-	800,412
18.750 - 100	179,624	48.07	116.50	-	209,267
100	59,017	96.71	59.41	-	35,061
Total Hire Purchase Exposures	21,291,094			-	7,004,238
Other Retail Exposure					
0.0000 - 0.5900	1,589,428	41.19	24.29	190,668	386,109
0.5900 - 3.3330	11,856,019	20.92	25.59	1,748,089	3,033,438
3.3330 - 18.750	11,501,078	15.55	26.07	296,968	2,998,475
18.750 - 100	1,045,989	25.60	55.55	27,880	581,063
100	37,294	57.04	75.82	1,763	28,278
Total Other Retail Exposures	26,029,808			2,265,368	7,027,363
Total Retail Exposures	58,425,378			2,431,802	19,927,650

3.5 Credit Risk Mitigation

Tables 22 through 24 shows the credit risk mitigation analysis under SA approach for the Group, the Bank and Maybank Islamic, respectively, whilst Tables 25 through 27 show the credit risk mitigation analysis under the IRB approach.

Table 22: Disclosure on Credit Risk Mitigation Analysis (SA Approach) for Maybank Group

Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
As at 30.06.2014				
<u>Credit Risk</u>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	76,406,500	-	-	0
Public Sector Entities	9,451,828	1,591,579	4,408	0
Banks, Development Financial Institutions & MDBs	1,692,282	-	-	0
Insurance Cos, Securities Firms & Fund Managers	468,502	-	-	0
Corporates	24,389,546	2,437	456,446	0
Regulatory Retail	24,876,932	-	391,022	0
Residential Mortgage	1,793,316	-	-	609,037
Higher Risk Assets	257,863	-	-	0
Other Assets	8,345,358	-	-	0
Securitisation Exposures	256,483	-	-	0
Equity Exposure	189,272	-	-	0
Defaulted Exposures	245,447	-	113	2,118
Total On-Balance Sheet Exposures	148,373,330	1,594,016	851,990	611,155
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	199,691	-	-	0
Off balance sheet exposures other than OTC derivatives or credit derivatives	1,353,715	-	7	0
Defaulted Exposures	288,897	-	-	0
Total for Off-Balance Sheet Exposures	1,842,302	-	7	0
Total On and Off-Balance Sheet Exposures	150,215,632	1,594,016	851,997	611,155
<u>Credit Risk</u>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	80,567,433	-	-	-
Public Sector Entities	8,217,183	1,093,261	4,361	-
Banks, Development Financial Institutions & MDBs	1,399,546	-	62,012	-
Insurance Cos, Securities Firms & Fund Managers	355,289	-	688	-
Corporates	20,932,683	38	1,038,116	8,390
Regulatory Retail	24,088,986	-	2,215,645	-
Residential Mortgage	1,574,779	-	-	1,281,066
Higher Risk Assets	312,107	-	-	-
Other Assets	7,372,343	-	-	-
Securitisation Exposures	262,117	-	-	-
Equity Exposure	202,943	-	-	-
Defaulted Exposures	274,319	-	353	3,610
Total On-Balance Sheet Exposures	145,559,728	1,093,299	3,321,175	1,293,066
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	474,171	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	2,022,620	-	39,534	13,941
Defaulted Exposures	115	-	5,718	-
Total for Off-Balance Sheet Exposures	2,496,906	-	45,252	13,941
Total On and Off-Balance Sheet Exposures	148,056,634	1,093,299	3,366,427	1,307,007

Table 23: Disclosure on Credit Risk Mitigation Analysis (SA Approach) for Maybank

Exposure Class	Exposures before CRM RM'000	Exposures Covered	Exposures Covered	Exposures Covered
		by Guarantees / Credit Derivatives RM'000	by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
As at 30.06.2014				
<u>Credit Risk</u>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	48,782,410	-	-	-
Public Sector Entities	7,918,482	1,345,757	334	-
Banks, Development Financial Institutions & MDBs	248,162	-	-	-
Corporates	15,244,300	2,437	448,530	-
Regulatory Retail	7,000,671	-	-	-
Residential Mortgage	997,786	-	-	-
Higher Risk Assets	187,104	-	-	-
Other Assets	8,169,403	-	-	-
Securitisation Exposures	256,483	-	-	-
Equity Exposure	189,272	-	-	-
Defaulted Exposures	-	-	-	-
Total On-Balance Sheet Exposures	88,994,074	1,348,194	448,864	-
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	137,575	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	704,566	-	-	-
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	842,141	-	-	-
Total On and Off-Balance Sheet Exposures	89,836,215	1,348,194	448,864	-
As at 31.12.2013				
<u>Credit Risk</u>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	49,592,114	-	-	-
Public Sector Entities	7,190,100	847,290	-	-
Banks, Development Financial Institutions & MDBs	228,422	-	-	-
Corporates	12,551,812	38	53,164	8,390
Regulatory Retail	6,712,904	-	780,400	-
Residential Mortgage	897,431	-	-	790,115
Higher Risk Assets	244,562	-	-	-
Other Assets	8,160,526	-	-	-
Securitisation Exposures	262,117	-	-	-
Equity Exposure	192,076	-	-	-
Defaulted Exposures	43,793	-	130	993
Total On-Balance Sheet Exposures	86,075,857	847,328	833,694	799,498
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	321,459	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	1,196,431	-	39,527	13,941
Defaulted Exposures	9	-	-	-
Total for Off-Balance Sheet Exposures	1,517,899	-	39,527	13,941
Total On and Off-Balance Sheet Exposures	87,593,756	847,328	873,221	813,439

Table 24: Disclosure on Credit Risk Mitigation Analysis (SA Approach) for Maybank Islamic

Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
As at 30.06.2014				
<u>Credit Risk</u>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	19,109,651	-	-	-
Public Sector Entities	6,993,775	245,822	4,074	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporates	1,789,038	-	-	-
Regulatory Retail	2,293,781	-	196,556	-
Residential Mortgage	609,037	-	-	609,037
Higher Risk Assets	40	-	-	-
Other Assets	429,375	-	-	-
Defaulted Exposures	11,104	-	113	2,118
Total On-Balance Sheet Exposures	31,235,801	245,822	200,743	611,155
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	62,115	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	36,815	-	7	-
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	98,930	-	7	-
Total On and Off-Balance Sheet Exposures	31,620,603	245,822	200,750	611,155
As at 31.12.2013				
<u>Credit Risk</u>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	21,559,062	-	-	-
Public Sector Entities	1,010,456	245,855	1,732	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporates	2,373,360	-	-	-
Regulatory Retail	1,483,441	-	189,338	-
Residential Mortgage	488,220	-	-	488,220
Higher Risk Assets	42	-	-	-
Other Assets	548,683	-	-	-
Defaulted Exposures	7,194	-	115	2,617
Total On-Balance Sheet Exposures	121,760,525	983,320	793,435	2,324,301
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	83,957	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	52,370	-	7	-
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	136,327	-	7	-
Total On and Off-Balance Sheet Exposures	121,896,852	983,320	793,442	2,324,301

Table 25: Disclosure on Credit Risk Mitigation Analysis (IRB Approach) for Maybank Group

Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
As at 30.06.2014				
<u>Credit Risk</u>				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	59,531,324	39,350	113,328	-
Corporate Exposures	180,134,321	1,140,078	1,580,557	5,432,281
a) Corporates (excluding Specialised Lending and firm-size adjustments)	108,033,686	733,088	831,885	1,748,611
b) Corporates (with firm-size adjustment)	66,054,381	406,990	748,672	3,683,669
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	6,046,253	-	-	-
Retail Exposures	148,370,902	-	-	-
a) Residential Mortgages	48,080,489	-	-	-
b) Qualifying Revolving Retail Exposures	4,711,776	-	-	-
c) Hire Purchase Exposures	38,307,174	-	-	-
d) Other Retail Exposures	57,271,463	-	-	-
Defaulted Exposures	1,794,329	189	-	-
Total On-Balance Sheet Exposures	389,830,875	1,179,618	1,693,885	5,432,281
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	7,667,553	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	46,944,123	-	-	-
Defaulted Exposures	2,917	-	-	-
Total for Off-Balance Sheet Exposures	54,614,592	-	-	-
Total On and Off-Balance Sheet Exposures	444,445,467	1,179,618	1,693,885	5,432,281
As at 31.12.2013				
<u>Credit Risk</u>				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	53,154,389	-	-	-
Corporate Exposures	170,279,014	153,321	905,589	4,357,975
a) Corporates (excluding Specialised Lending and firm-size adjustments)	93,844,128	153,321	905,589	4,357,975
b) Corporates (with firm-size adjustment)	70,750,449	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	5,684,437	-	-	-
Retail Exposures	141,519,177	-	-	-
a) Residential Mortgages	42,948,898	-	-	-
b) Qualifying Revolving Retail Exposures	4,807,651	-	-	-
c) Hire Purchase Exposures	37,260,503	-	-	-
d) Other Retail Exposures	56,502,125	-	-	-
Defaulted Exposures	4,385,617	5,147	2,346	63,806
Total On-Balance Sheet Exposures	369,338,197	158,468	907,935	4,421,781
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	11,101,524	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	56,179,785	516	147,820	267,793
Defaulted Exposures	15,055	-	-	-
Total for Off-Balance Sheet Exposures	67,296,364	516	147,820	267,793
Total On and Off-Balance Sheet Exposures	436,634,561	158,984	1,055,755	4,689,574

Table 26: Disclosure on Credit Risk Mitigation Analysis (IRB Approach) for Maybank

Exposure Class	Exposures before	Exposures Covered	Exposures Covered	Exposures Covered
	CRM RM'000	by Guarantees / Credit Derivatives RM'000	by Eligible Financial Collateral RM'000	by Other Eligible Collateral RM'000
As at 30.06.2014				
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	61,712,545	39,350	113,328	-
Corporate Exposures	149,792,751	1,136,042	1,574,886	5,222,359
a) Corporates (excluding Specialised Lending and firm-size adjustments)	88,433,426	729,052	826,214	1,538,690
b) Corporates (with firm-size adjustment)	56,963,064	406,990	748,672	3,683,669
c) Specialised Lending (Slotting Approach)				
i) Project Finance	4,396,262	-	-	-
Retail Exposures	86,257,062	-	-	-
a) Residential Mortgages	36,054,926	-	-	-
b) Qualifying Revolving Retail Exposures	4,338,975	-	-	-
c) Hire Purchase Exposures	14,465,678	-	-	-
d) Other Retail Exposures	31,397,483	-	-	-
Defaulted Exposures	-	-	-	-
Total On-Balance Sheet Exposures	297,762,358	1,175,392	1,688,214	5,222,359
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	1,115,136	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	45,704,070	-	-	-
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	46,819,206	-	-	-
Total On and Off-Balance Sheet Exposures	344,581,565	1,175,392	1,688,214	5,222,359
As at 31.12.2013				
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	63,799,777	-	-	-
Corporate Exposures	141,007,958	149,285	899,919	4,148,054
a) Corporates (excluding Specialised Lending and firm-size adjustments)	82,972,754	149,285	899,919	4,148,054
b) Corporates (with firm-size adjustment)	53,904,796	-	-	-
c) Specialised Lending (Slotting Approach)				
i) Project Finance	4,130,408	-	-	-
Retail Exposures	85,747,497	-	-	-
a) Residential Mortgages	32,450,585	-	-	-
b) Qualifying Revolving Retail Exposures	4,436,189	-	-	-
c) Hire Purchase Exposures	16,028,425	-	-	-
d) Other Retail Exposures	32,832,298	-	-	-
Defaulted Exposures	3,088,083	4,958	2,346	63,806
Total On-Balance Sheet Exposures	293,643,315	154,243	902,265	4,211,860
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	10,602,692	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	48,984,940	516	147,820	267,793
Defaulted Exposures	12,774	-	-	-
Total for Off-Balance Sheet Exposures	59,600,406	516	147,820	267,793
Total On and Off-Balance Sheet Exposures	353,243,721	154,759	1,050,085	4,479,653

Table 27: Disclosure on Credit Risk Mitigation Analysis (IRB Approach) for Maybank Islamic

Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
As at 30.06.2014				
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	17,118,232	-	-	-
Corporate Exposures	21,962,335	117,963	1,529	133,572
a) Corporates (excluding Specialised Lending and firm-size adjustments)	11,665,341	117,963	1,529	133,572
b) Corporates (with firm-size adjustment)	9,091,317	-	-	-
c) Specialised Lending (Slotting Approach)				
i) Project Finance	1,205,677	-	-	-
Retail Exposures	62,113,926	-	-	-
a) Residential Mortgages	12,025,563	-	-	-
b) Qualifying Revolving Retail Exposures	372,802	-	-	-
c) Hire Purchase Exposures	23,841,495	-	-	-
d) Other Retail Exposures	25,874,066	-	-	-
Defaulted Exposures	647,807	-	3	-
Total On-Balance Sheet Exposures	101,842,300	117,963	1,532	133,572
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	446,524	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	6,396,859	-	1,953	-
Defaulted Exposures	2,917	-	-	-
Total for Off-Balance Sheet Exposures	6,846,300	-	1,953	-
Total On and Off-Balance Sheet Exposures	108,688,600	117,963	3,485	133,572
As at 31.12.2013				
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	14,488,814	-	-	-
Corporate Exposures	21,446,700	4,037	5,671	209,921
a) Corporates (excluding Specialised Lending and firm-size adjustments)	11,706,142	4,037	5,671	209,921
b) Corporates (with firm-size adjustment)	8,186,528	-	-	-
c) Specialised Lending (Slotting Approach)				
i) Project Finance	1,554,030	-	-	-
Retail Exposures	55,771,680	-	-	-
a) Residential Mortgages	10,498,313	-	-	-
b) Qualifying Revolving Retail Exposures	371,462	-	-	-
c) Hire Purchase Exposures	21,232,078	-	-	-
d) Other Retail Exposures	23,669,827	-	-	-
Defaulted Exposures	671,665	189	-	-
Total On-Balance Sheet Exposures	92,378,859	4,226	5,671	209,921
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	245,052	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	5,986,473	-	-	-
Defaulted Exposures	2,280	-	-	-
Total for Off-Balance Sheet Exposures	6,233,805	-	-	-
Total On and Off-Balance Sheet Exposures	98,612,663	4,226	5,671	209,921

3.6 Credit Exposures Subject to Standardised Approach (SA)

The SA Approach is applied to portfolios that are classified as permanently exempt from the IRB approach, and those portfolios that are currently in transition to the IRB approach.

The SA Approach to credit risk measures credit risk pursuant to fixed risk weights and is the least sophisticated of the capital calculation methodologies. The risk weights applied under SA is prescribed by BNM and is based on the asset class to which the exposure is assigned. For exposures subject to SA, approved External Credit Assessment Agencies (ECAI) ratings and the prescribed risk weights based on asset classes are used in the computation of regulatory capital.

The ECAI used by the Group include Fitch Ratings, Moody's Investor Services, S&P, RAM and Malaysia Rating Corporation (MARC). Assessments provided by approved ECAs are mapped to credit quality grades prescribed by the regulator.

Below are the summary tables of the rules governing the assignment of risk weights under the SA approach and Summary of Short Term Ratings of Banking Institutions and Corporates:

Rating Category	S & P	Moody's	Fitch	RAM	MARC	Rating & Investment Inc
1	AAA to AA-	Aaa to Aa3	AAA to AA-	AAA to AA3	AAA to AA-	AAA to AA-
2	A+ to A-	A1 to A3	A+ to A-	A1 to A3	A+ to A-	A+ to A-
3	BBB+ to BB-	Baa1 to Ba3	BBB+ to BB-	BBB1 to BB3	BBB+ to BB-	BBB+ to BB-
4	B+ and below	B1 and below	B+ and below	B1 and below	B+ and below	B+ and below
5	Unrated					

Rating Category	S & P	Moody's	Fitch	RAM	MARC	Rating & Investment Inc
1	A-1	P-1	F1+,F1	P-1	MARC-1	a-1+,a-1
2	A-2	P-2	F2	P-2	MARC-2	a-2
3	A-3	P-3	F3	P-3	MARC-3	a-3
4	Others	Others	B to D	NP	MARC-4	b,c
5	Unrated					

Tables 28 through 30 show the disclosure on risk weights under SA for the Group, the Bank and Maybank Islamic, respectively.

Tables 31 through 33 further show the rated exposures by ECAs for the Group, the Bank and Maybank Islamic, respectively.

Table 28: Disclosure on Credit Risk: Disclosures on Risk Weights under the Standardised Approach for Maybank Group

Risk weights	Exposures after Netting and Credit Risk Mitigation											Total Exposures after Netting & Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000	
	Sovereigns & Central Banks RM'000	Banks, MDBs & FDIs RM'000		Insurance Cos, Securities Firms & Fund Managers RM'000		Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Securitisation RM'000	Equity RM'000			
		PSEs RM'000	RM'000	RM'000	RM'000									Corporates RM'000
As at 30.06.2014														
0%	72,627,720	6,981,988	612,185	-	2,806,203	3,123,877	-	-	5,895,858	-	-	92,047,832	-	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	772,306	1,719,225	176,199	-	2,087,562	-	-	-	48,165	-	-	4,803,457	960,691	960,691
35%	-	-	-	-	-	522,385	1,276,742	-	-	-	-	1,799,127	629,695	629,695
50%	1,725,866	-	333,781	-	469,397	21,461	514,456	-	96,315	-	-	3,161,275	1,580,638	1,580,638
75%	-	-	-	-	-	21,802,193	1,220	-	-	-	-	21,803,413	16,352,559	16,352,559
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	1,496,760	818,472	561,671	473,073	16,391,513	677,267	6,397	-	2,300,839	-	189,272	22,915,266	22,915,266	22,915,266
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	1,281,980	-	-	-	-	-	-	1,281,980	1,602,474	1,602,474
135%	-	-	-	-	-	853,830	-	-	-	-	-	853,830	1,152,671	1,152,671
150%	-	-	-	-	39,492	115,192	-	265,893	4,181	-	-	424,758	637,137	637,137
1250%	-	-	-	-	1,981	5,003	-	-	-	-	-	6,984	87,294	87,294
Total	76,622,652	9,519,685	1,683,836	473,073	23,078,128	27,121,209	1,798,816	265,893	8,345,358	256,483	189,272	149,097,922	*	45,918,426
As at 31.12.2013														
0%	76,059,631	6,612,235	162,000	-	2,517,444	4,156,266	-	-	5,771,351	-	-	95,278,928	-	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	1,213,835	760,832	0	-	1,379,674	-	-	-	74,851	-	-	3,429,191	685,838	685,838
35%	-	-	-	-	-	-	1,172,515	-	-	-	-	1,172,515	410,380	410,380
50%	1,776,876	-	474,290	-	226,981	10,157	401,861	-	-	-	-	2,888,769	1,444,385	1,444,385
75%	-	-	-	-	-	15,263,872	544	-	-	-	-	15,264,415	11,448,312	11,448,312
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	1,677,244	972,725	757,727	512,607	16,896,653	4,753,501	7,614	-	1,523,913	-	192,855	27,294,839	27,294,839	27,294,839
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	1,159,443	-	-	-	-	-	-	1,159,443	1,449,302	1,449,302
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	21,380	-	134,564	146,945	-	345,924	-	-	10,088	658,902	988,353	988,353
1250%	-	-	-	-	-	4,834	-	-	-	-	-	4,834	60,430	60,430
Total	80,727,586	8,345,792	1,414,001	512,607	22,314,758	24,335,575	1,582,534	345,924	7,370,116	262,117	202,943	147,413,836	*	43,781,840

* Total Risk Weight Assets without securitization

Table 29: Disclosure on Credit Risk: Disclosures on Risk Weights under the Standardised Approach for Maybank

Risk weights	Exposures after Netting and Credit Risk Mitigation												Total Exposures after Netting & Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Sovereigns & Central Banks RM'000	PSEs RM'000	Banks, MDBs & FDIs RM'000	Insurance Cos, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Specialised Financing/ Investment RM'000	Securitisation RM'000	Equity RM'000		
As at 30.06.2014														
0%	47,874,123	6,732,085	248,162	-	1,830,479	865,259	-	-	4,980,215	-	-	-	62,530,323	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	706,915	1,146,398	-	-	1,819,024	-	-	-	-	-	-	-	3,672,337	734,467
35%	-	-	-	-	-	-	683,932	-	-	-	-	-	683,932	239,376
50%	68,978	-	-	-	402,545	2,934	311,735	-	-	-	-	-	786,192	393,096
75%	-	-	-	-	-	6,299,172	1,220	-	-	-	-	-	6,300,392	4,725,294
100%	329,644	72,920	-	-	10,953,953	5,805	967	-	3,189,187	-	189,272	-	14,741,749	14,741,749
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	25,776	318	-	187,110	-	-	-	-	213,203	319,804
Total	48,979,660	7,951,403	248,162	-	15,031,777	7,173,487	997,854	187,110	8,169,403	-	256,483	189,272	89,184,612	* 21,153,787
As at 31.12.2013														
0%	48,005,290	6,364,640	253,225	-	1,530,622	804,874	-	-	4,411,074	-	-	-	61,369,726	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	1,146,946	134,786	-	-	1,080,223	-	-	-	-	-	-	-	2,361,954	472,391
35%	-	-	-	-	-	-	624,526	-	-	-	-	-	624,526	218,584
50%	83,513	-	-	-	166,521	4,200	272,502	-	-	-	-	-	526,736	263,368
75%	-	-	-	-	-	6,073,842	544	-	-	-	-	-	6,074,386	4,555,789
100%	448,309	735,757	-	154,707	10,669,168	5,238	921	-	3,747,225	-	192,076	-	15,953,401	15,953,401
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	99,320	313	-	275,058	-	-	-	-	374,691	562,036
Total	49,684,058	7,235,183	253,225	154,707	13,545,854	6,888,467	898,493	275,058	8,158,299	-	262,117	192,076	87,285,420	* 22,025,570

* Total Risk Weight Assets without securitization

Table 30: Disclosure on Credit Risk: Disclosures on Risk Weights under the Standardised Approach for Maybank Islamic

Risk weights	Exposures after Netting and Credit Risk Mitigation												Total Exposures after Netting & Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Sovereigns & Central Banks RM'000	PSEs RM'000	Banks, MDBs & FDIs RM'000	Insurance Cos, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Specialised Financing/ Investment RM'000	Securitisation RM'000	Equity RM'000		
As at														
30.06.2014														
0%	19,044,260	5,765,001	-	-	292,055	196,669	-	-	124,136	-	-	-	25,422,121	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	65,392	572,827	-	-	253,538	-	-	-	-	-	-	-	891,757	178,351
35%	-	-	-	-	-	-	421,012	-	-	-	-	-	421,012	147,354
50%	-	-	-	-	26,033	579	188,025	-	-	-	-	-	214,637	107,318
75%	-	-	-	-	-	1,723,795	-	-	-	-	-	-	1,723,795	1,292,846
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	690,794	-	-	1,564,742	373,483	2,118	-	308,001	-	-	-	2,939,138	2,939,138
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	80	-	-	8,064	-	-	-	-	8,143	12,215
Total	19,109,651	7,028,622	-	-	2,136,448	2,294,526	611,155	8,064	432,137	-	-	-	31,620,603	4,677,223
As at														
31.12.2013														
0%	21,492,173	247,595	-	-	322,119	189,453	-	-	35,529	-	-	-	22,286,869	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	66,889	626,046	-	-	284,451	-	-	-	-	-	-	-	977,386	195,477
35%	-	-	-	-	-	-	376,453	-	-	-	-	-	376,453	131,759
50%	-	-	-	-	26,614	424	111,767	-	-	-	-	-	138,806	69,403
75%	-	-	-	-	-	1,294,103	-	-	-	-	-	-	1,294,103	970,577
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	222,898	-	-	1,790,548	52	2,617	-	513,155	-	-	-	2,529,270	2,529,270
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	534	-	-	3,365	-	-	-	-	3,899	5,849
Total	21,559,062	1,096,539	-	-	2,424,266	1,484,032	490,837	3,365	548,684	-	-	-	27,606,785	3,902,334

Table 31: Disclosures on Rated Exposures according to Ratings by ECAIs for Maybank Group

Exposure Class	Rating Categories					Total
	1	2	3	4	5	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
As at 30.06.2014						
On and Off Balance Sheet Exposures						
1 Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	6,981,988	1,719,225	-	818,472	-	9,519,685
Insurance Cos, Securities Firms & Fund Managers	-	-	-	5,535	467,539	473,073
Corporates	323,764	268,538	36,892	205	22,448,729	23,078,129
						-
<u>B)Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	75,460,761	65,392	255,838	-	840,660	76,622,652
						-
<u>C) Ratings of Banking Institutions</u>						
Banks, MDBs and FDIs	612,185	176,199	-	333,781	561,671	1,683,837
						-
Total Exposures	83,378,698	2,229,355	292,731	1,157,992	24,318,600	111,377,376
Exposure Class						
As at 31.12.2013						
On and Off Balance Sheet Exposures						
1 Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	6,612,235	760,832	-	-	972,725	8,345,792
Insurance Cos, Securities Firms & Fund Managers					512,607	512,607
Corporates	2,517,444	1,379,674	226,981	1,294,006	16,896,653	22,314,758
						-
<u>B)Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	76,059,631	1,213,835	1,776,876	-	1,677,244	80,727,586
						-
<u>C) Ratings of Banking Institutions</u>						
Banks, MDBs and FDIs	162,000	472,894	-	21,380	757,727	1,414,001
						-
Total Exposures	85,351,310	3,827,235	2,003,857	1,315,386	20,816,956	113,314,744

Table 32: Disclosures on Rated Exposures according to Ratings by ECAs for Maybank

Exposure Class	Rating Categories					Total RM'000
	1 RM'000	2 RM'000	3 RM'000	4 RM'000	5 RM'000	
As at 30.06.2014						
On and Off Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	6,732,085	1,146,398	-	-	72,920	7,951,403
Insurance Cos, Securities Firms & Fund Managers						-
Corporates	1,830,479	1,819,024	402,545	25,776	10,953,953	15,031,777
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	47,874,123	706,915	68,978	-	329,644	48,979,660
<u>C) Ratings of Banking Institutions</u>						
Banks, MDBs and FDIs	248,162	-	-	-	-	248,162
Total Exposures	56,684,849	3,672,337	471,523	25,776	11,356,517	72,211,002
As at 31.12.2013						
On and Off Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	6,364,640	134,786	-	-	735,757	7,235,183
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	154,707	154,707
Corporates	1,530,622	1,080,222	166,521	99,320	10,669,168	13,545,853
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	48,005,290	1,146,946	83,513	-	448,309	49,684,058
<u>C) Ratings of Banking Institutions</u>						
Banks, MDBs and FDIs	-	-	-	-	-	-
Total Exposures	55,900,552	2,361,954	250,034	99,320	12,007,941	70,619,801

Table 33: Disclosures on Rated Exposures according to Ratings by ECAIs for Maybank Islamic

Exposure Class	Rating Categories					Total RM'000
	1 RM'000	2 RM'000	3 RM'000	4 RM'000	5 RM'000	
As at 30.06.2014						
On and Off Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	5,765,001	572,827	-	-	690,794	7,028,622
Corporates	292,055	253,538	26,033	-	1,564,822	2,136,448
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	19,044,260	65,392	-	-	-	19,109,651
<u>C) Ratings of Banking Institutions</u>						
Banks, MDBs and FDIs	-	-	-	-	-	-
Total Exposures	25,101,316	891,757	26,033	-	2,255,616	28,274,722
As at 31.12.2013						
On and Off Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	247,595	626,046	-	-	222,898	1,096,539
Corporates	322,119	284,451	26,614	52	1,790,548	2,423,784
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	21,492,173	66,889	-	-	-	21,559,063
<u>C) Ratings of Banking Institutions</u>						
Banks, MDBs and FDIs	-	-	-	-	-	-
Total Exposures	22,061,887	977,386	26,614	52	2,013,446	25,079,386

3.7 Counterparty Risk Management

Tables 34 through 36 show the off-balance sheet and counter-party credit risk exposures for the Group, the Bank and Maybank Islamic, respectively.

Table 34: Disclosure on Off Balance Sheet and Counterparty Credit Risk Exposure for Maybank Group

Nature of Item	Principal/ Notional Amount RM'000	Credit Equivalent Amount RM'000	RWA RM'000
As at 30.06.2014			
Direct credit substitutes	9,555,296	9,657,419	6,146,718
Transaction related contingent items	13,755,407	6,924,476	4,864,967
Short term self liquidating trade related contingencies	4,963,669	988,323	796,096
Assets sold with recourse	-	-	-
NIFs and obligations under an ongoing underwriting agreement	30,000	15,000	3,000
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/ reverse repurchase and securities lending/borrowing transactions), and commitment to buy-back Islamic securities under Sell and Buy Back	1,693,000	179	16
Foreign exchange related contracts	123,144,884	3,920,443	1,419,443
One year or less	94,514,145	1,497,160	519,668
Over one year to five years	28,547,669	2,412,201	891,606
Over five years	83,071	11,082	8,168
Interest/profit rate related contracts	91,731,350	3,872,842	1,408,338
One year or less	29,258,033	471,382	198,254
Over one year to five years	50,932,260	2,158,868	670,577
Over five years	11,541,057	1,242,592	539,507
Commodity contracts	618,630	73,958	35,919
One year or less	618,630	73,958	35,919
Over one year to five years	-	-	-
Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	120,062,713	1,041,572	204,035
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	33,728,133	20,262,825	9,137,249
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	13,818,682	9,229,103	5,914,179
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	40,761,959	284,088	94,466
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	889,351	186,666	168,743
Total	454,753,073	56,456,892	30,193,169
As at 31.12.2013			
Direct credit substitutes	11,957,984	11,889,415	7,616,259
Transaction related contingent items	14,503,323	7,341,034	4,687,252
Short term self liquidating trade related contingencies	4,565,528	939,225	653,222
Assets sold with recourse	-	-	-
NIFs and obligations under an ongoing underwriting agreement	30,000	15,000	3,000
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/ reverse repurchase and securities lending/borrowing transactions), and commitment to buy-back Islamic securities under Sell and Buy Back	3,095,503	2,170	189
Foreign exchange related contracts	163,653,441	6,305,042	1,951,005
One year or less	129,694,254	3,256,512	867,242
Over one year to five years	33,850,860	3,033,341	1,072,651
Over five years	108,327	15,189	11,113
Interest/profit rate related contracts	109,100,681	5,089,740	1,897,715
One year or less	28,986,158	735,818	277,530
Over one year to five years	59,302,422	2,162,852	748,433
Over five years	20,812,101	2,191,070	871,753
Commodity contracts	130,322	14,011	7,219
One year or less	-	-	-
Over one year to five years	130,322	14,011	7,219
Over five years	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	37,301,547	22,230,898	9,877,562
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	24,114,679	15,282,805	10,240,767
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	23,584,827	261,807	80,664
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	870,374	174,075	131,025
Total	392,908,209	69,545,223	37,145,881

Table 35: Disclosure on Off Balance Sheet and Counterparty Credit Risk Exposure for Maybank

Nature of Item	Principal/ Notional Amount RM'000	Credit Equivalent Amount RM'000	RWA RM'000
As at 30.06.2014			
Direct credit substitutes	8,469,945	8,589,630	5,370,906
Transaction related contingent items	11,951,127	6,035,743	4,030,877
Short term self liquidating trade related contingencies	4,166,965	829,351	628,812
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions), and commitment to buy-back Islamic securities under Sell and Buy Back	1,693,000	179	16
Foreign exchange related contracts	111,813,661	3,396,680	1,222,921
One year or less	85,485,584	1,254,606	383,162
Over one year to five years	26,245,006	2,130,992	831,591
Over five years	83,071	11,082	8,168
Interest/profit rate related contracts	84,151,624	3,700,984	1,306,616
One year or less	25,059,013	420,412	162,800
Over one year to five years	47,551,554	2,037,980	604,310
Over five years	11,541,057	1,242,592	539,507
Commodity contracts	618,630	73,958	35,919
One year or less	618,630	73,958	35,919
Over one year to five years	-	-	-
Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	120,062,713	1,041,572	204,035
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	28,855,880	16,680,219	7,518,690
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	10,164,636	7,013,213	4,414,038
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	29,072,656	219,049	64,766
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	359,874	80,770	62,848
Total	411,380,711	47,661,348	24,860,444
As at 31.12.2013			
Direct credit substitutes	10,668,222	10,600,086	6,576,588
Transaction related contingent items	12,497,981	6,322,016	3,754,051
Short term self liquidating trade related contingencies	3,852,216	794,427	513,524
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions), and commitment to buy-back Islamic securities under Sell and Buy Back	3,095,503	2,170	189
Foreign exchange related contracts	155,846,341	6,043,797	1,771,640
One year or less	123,525,298	3,154,266	792,147
Over one year to five years	32,212,716	2,874,342	968,380
Over five years	108,327	15,190	11,113
Interest/profit rate related contracts	100,478,037	4,846,138	1,793,633
One year or less	25,413,824	620,364	261,083
Over one year to five years	54,252,111	2,034,705	660,798
Over five years	20,812,102	2,191,070	871,753
Commodity contracts	130,322	14,011	7,219
One year or less	-	-	-
Over one year to five years	130,322	14,011	7,219
Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	33,040,948	19,025,880	8,438,810
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	20,619,711	13,225,704	8,840,899
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	16,412,501	177,452	39,195
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	332,659	66,532	50,026
Total	356,974,441	61,118,215	31,785,775

Table 36: Disclosure on Off Balance Sheet and Counterparty Credit Risk Exposure for Maybank Islamic

Nature of Item	Principal/ Notional Amount	Credit Equivalent Amount	RWA
	RM'000	RM'000	RM'000
As at 30.06.2014			
Direct credit substitutes	683,699	666,137	359,168
Transaction related contingent items	1,033,861	503,523	429,719
Short term self liquidating trade related contingencies	141,894	28,010	16,396
Assets sold with recourse			
Foreign exchange related contracts	6,372,158	390,956	103,438
One year or less	4,447,146	136,182	48,710
Over one year to five years	1,925,012	254,774	54,728
Over five years			
Interest/profit rate related contracts	3,342,750	117,683	66,839
One year or less	100,000	100	2,224
Over one year to five years	3,242,750	117,583	64,615
Over five years	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	4,083,496	3,302,298	1,294,276
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	2,522,391	1,824,255	965,187
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a	2,744,477	65,039	29,700
Total	20,924,726	6,897,901	3,264,723
As at 31.12.2013			
Direct credit substitutes	735,485	735,053	396,118
Transaction related contingent items	1,150,736	591,715	480,062
Short term self liquidating trade related contingencies	171,434	36,422	23,044
Assets sold with recourse	-	-	-
Foreign exchange related contracts	5,516,346	269,519	96,501
One year or less	4,763,784	156,925	58,888
Over one year to five years	752,562	112,594	37,613
Over five years	-	-	-
Interest/profit rate related contracts	3,470,963	93,066	37,584
One year or less	850,000	1,000	215
Over one year to five years	2,620,963	92,066	37,369
Over five years	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	3,595,915	2,874,563	1,096,736
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	2,308,636	1,685,439	986,277
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a	2,356,007	84,354	41,470
Total	19,305,522	6,370,131	3,157,792

4.0 Market Risk

Tables 37 (a) - (b) shows the impact of changes in IRR/RoR to earnings and capital for the Group, the Bank and MIB respectively.

Table 37 (a): Interest Rate Risk /Rate of Return Risk in the Banking Book for Maybank Group, Maybank and Maybank Islamic (Impact on Earnings)

	As at 30.06.2014			As at 31.12.2013		
	Group	Bank	Maybank Islamic	Group	Bank	Maybank Islamic
	±200bps	±200bps	±200bps	±200bps	±200bps	±200bps
	RM '000	RM '000	RM '000	RM '000	RM '000	RM '000
Impact on Earnings of which ,	704,462	244,477	77,702	503,021	278,955	108,977
MYR	433,807	356,106	77,702	222,428	331,556	108,977
USD	(110,368)	(199,924)	-	(33,358)	(79,877)	-
SGD	290,258	-	-	267,916	-	-
IDR	34,362	-	-	16,280	-	-
OTHERS*	56,403	88,296	-	29,754	27,276	-

Table 37 (b): Interest Rate Risk/Rate of Return Risk in the Banking Book for Maybank Group, Maybank and Maybank Islamic (Impact on Capital)

	As at 30.06.2014			As at 31.12.2013		
	Group	Bank	Maybank Islamic	Group	Bank	Maybank Islamic
	±200bps	±200bps	±200bps	±200bps	±200bps	±200bps
	RM '000	RM '000	RM '000	RM '000	RM '000	RM '000
Impact on Capital of which ,	4,659,295	3,143,304	962,424	4,660,351	3,404,196	1,005,182
MYR	4,429,933	3,467,509	962,424	4,001,583	2,996,368	1,005,182
USD	240,494	(68,827)	-	456,655	459,253	-
SGD	207,515	-	-	264,400	-	-
IDR	(14,849)	-	-	(17,786)	-	-
OTHERS*	(203,799)	(255,378)	-	(44,501)	(51,425)	-

Notes:

1. All figures are in absolute amount except the total impact is in net aggregate amount (result from after netting off currency / position at different geographical location).

2. * Inclusive of GBP, HKD, BND, VND, CNY, EUR, PHP, PGK and other Currencies.

4.1 Capital Treatment for Market Risk

Table 38 shows the Market Risk RWA and Minimum Capital Charge for the Group, the Bank and Maybank Islamic respectively.

Table 38: Market Risk RWA and Minimum Capital Charge at 8% (RM'000)

Market Risk Categories	Group		Maybank	
	RWA	Capital	RWA	Capital
Interest Rate Risk	4,544,885	363,591	5,887,707	471,017
Foreign Currency Risk	5,580,025	446,402	1,989,025	159,122
Equity Risk	78,125	6,250	-	-
Commodity Risk	768,375	61,470	-	-
Options Risk			541,538	43,323
Market Risk Categories	Maybank Islamic			
	RWA	Capital		
Benchmark Rate Risk	39,463	19,528		
Foreign Currency Risk	379,750	38,833		
Equity Risk	-	-		
Options Risk	-	-		

5.0 Operational Risk

5.1 Regulatory Capital Requirements

Table 39 shows the Operational Risk RWA and Minimum Capital Charge for the Group, the Bank and Maybank Islamic respectively.

Table 39: Operational Risk RWA and Minimum Capital Charge at 8% (RM'000)

Entities	30.06.2014		30.12.2013	
	RWA	Capital	RWA	Capital
Group	31,727,016	2,538,161	30,801,508	2,464,121
Maybank	19,814,129	1,585,130	19,400,252	1,552,020
Maybank Islamic	3,810,146	304,811	3,619,234	289,539

6.0 Shariah Governance

6.1 Rectification Process of Shariah Non-Compliant Income

The control structure for handling and reporting of Shariah non-compliance and Potential Shariah non-compliance has been emplaced in the Group. Based on the on-going review of the Group's operational activities, MIB has reported that a sum of **RM2,858.52** have been identified and approved by the Shariah Committee during the financial year and has been purified in full to the approved charitable bodies as at 30 June 2014